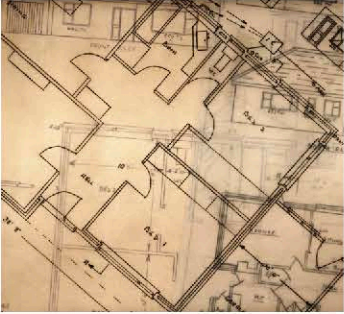


# NEW HOME CONSTRUCTION



## Building is easy at Premium Mortgage Corp.

We offer 2 different kinds of new home construction loan programs and are here to make the process of building your dream home go as smoothly as possible.

### Construction Draw Loan:

- LTV Available up to 90%.
- Quick payment to builder.
- Flexible draw schedule.
- Long term rate lock (modification available with float down).
- Bridge Loans available.
- Single close.
- Interest-only during construction.
- Single Family Dwelling.



### Construction Upon Completion Loan:

- LTV Available up to 95%.
- Long term rate lock (modification available with float down).



### Dedicated Construction Team:

- Premium Mortgage Corp. has specialists in New Construction.
- In-house Processing and Underwriting.
- Quick Approvals for qualified borrowers.



## BONITA GLEISLE

Sales Representative

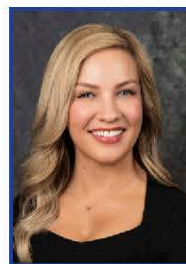
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# THE ROAD TO BUILDING A HOUSE

Who Does What and When

The road to building a home will be an enjoyable experience, following this step-by-step timeline. Each step is color-coded showing involved parties.

- With Your Loan Originator
- With the Homebuilder
- Borrower
- With Your Attorney
- Premium Mortgage Corp.

Please note that this is a guideline for common mortgages, the timeliness of each step and order can be determined by the complexity of your financial situation and other factors.



If you have a house to sell, it's possible to get a bridge loan so you can make the deposit to the builder. The builder can begin construction, you list your house when your new home is almost done, then you pay us back when you sell your house. This will ensure you don't have to move twice, and the builder can get started ASAP!

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