

LOT LOAN: THE FIRST STEP TO BUILDING YOUR NEW HOME

At Huntington Bank, we guide you through the entire home construction experience.

Our Lot Loan program is designed to help you take the first step with short-term financing to secure the land where you plan to build.

Lot Loan features include:

- Loan amounts up to \$700,000
- Up to 80.00% loan-to-value
- Available for lots up to 10 acres, when acreage is typical for the area and supported with like comparables
- Adjustable-rate mortgage¹ with a fixed rate for the first five years of the loan, after which the rates and payment amounts may vary.

Plus, when you're ready to start building, Huntington makes the lending process easy, with a one-time close mortgage that combines a short-term construction loan with a traditional residential mortgage.

For more information, please contact:



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¹Interest rates and APRs are adjustable rates and subject to increase after consummation. The initial interest rate for the 5/6 ARM is in effect for the first 60 months, and would subsequently be subject to change every 6 months.

All loans are subject to application and credit approval, satisfactory appraisal, and title insurance. Terms, conditions, and loan programs are subject to change without notice. Other terms, conditions, and restrictions may apply.



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(01/26)