

LOT & ONE-TIME-CLOSE CONSTRUCTION LOANS

LOT LOAN

Secure the land. Build when you're ready.

Simple structure:

- 2-year interest-only lot loans
- 3, 5, or 7-year principal & interest lot loans

Don't lose the perfect lot while designing your dream home. Secure the land now, take the time to design thoughtfully, and move into construction financing when you're ready.

When your plans, builder, and timeline are in place, a One-Time-Close Construction Loan is available to take you from dirt to dream home with one seamless transition.

ONE-TIME CLOSE CONSTRUCTION LOAN

Build your dream home with confidence.

Designing and building a custom home is one of life's most meaningful milestones. Our One-Time-Close Construction Loan simplifies the financing by combining your construction loan and permanent mortgage into one streamlined solution.

One application. One approval. One closing.

From blueprint to move-in day, the process stays simple and predictable.

Key Benefits

- **One Closing, One Loan** Finance construction and your permanent mortgage together with no second closing or re-qualification.
- **Lower Payments During Construction** Interest-only payments during the build phase, based only on funds drawn.
- **Extended Rate Stability** With 5/1, 7/1, or 10/1 ARM options, your rate is fixed starting at closing. That means up to 12 months of interest-only payments during the build—followed by your full 5, 7, or 10-year fixed period once you begin principal and interest payments—all at the same rate. Extension options may be available if more time is needed during construction.
- **Rate Float-Down Option** If rates improve during the first two years of the permanent loan, you may have the option to adjust to a lower rate with a written request (currently at no charge).

Designed to reduce uncertainty, eliminate surprises, and keep your focus on the home—not the financing.

****Please Note: 2322 Camden Creek , Houston, TX 77077 is builder-restricted and the home must be built by Kickerillo. If you would like to close into a construction loan, an extended option period will be needed.**



Ken Jacobson, CMPS
Vice President/Sr. Mortgage Planner NMLS# 215044

Office: 281.369.5535 x 2
Email: kjacobson@hometrust.com
5353 W. Alabama, Ste. 500, Houston, TX 77056

Apply Online: www.KenJacobson.com

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EQUAL HOUSING OPPORTUNITY