



## Country Home and Lot Loans

Our programs are specially designed to meet the needs of country home and property owners.

### All Loan Products Including Purchase, Refinance, Construction

- Maximum Loan to Value 80%, depending on credit quality and property qualifications
- Maximum Debt to Income: 36%.
- 12 different purchase, refinance and construction options
- Minimum Credit Score 680
- Schedule F income/loss is used in analysis
- Income from property can be used as qualifying income
- Permanent Financing with construction loan, one closing and no interest rate change

### Bare Land Loans

- Verified building rights: permit or perc test and water source availability
- Does not need to have well or septic in place at the time of financing
- 2 loan programs, both have 20 year amortization and 10 year balloon
  - o 10 year fixed rate
  - o 7/1 ARM



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