

*It is one thing to finance homes...*  
**It is another to finance  
 new home projects.**

Many lenders cannot fill the special needs of new home purchasers.

***Look for your new home loan specialist to provide—***

- **One-close construction-to-permanent loans.** If your new home purchase requires you to finance the construction, you do not have to go through a second mortgage process after the home is finished.
- **Long-term locks.** Some of our mortgage products enable you to obtain rate protection up to nine months in advance.
- **We work with those who are hard to finance.** This includes FHA, VA and Rural Housing Programs as well as helping consumers raise their credit scores.

*Call if you would like a free report revealing important considerations for all new home buyers*

