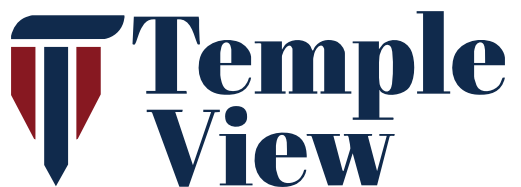


Construction-to-Perm Financing

One Loan. One Closing. One Seamless Path to Long-Term Financing.



-  **One Loan, One Closing**
No second loan application or underwriting.
-  **Interest-Only Payments**
Reduce carrying costs during the construction phase.
-  **Lower Closing Costs**
Avoid duplicate loan and closing fees.
-  **Predictable Cash Flow**
One financing structure from start to finish.
-  **Rate Protection**
Lock in long-term financing before construction begins.
-  **Easier Long-Term Planning**
Know your financing strategy before you break ground.
-  **No Refinance Risk**
Eliminate uncertainty when construction is complete.



Why Investors Choose Construction-to-Perm

- Simplified financing process
- Faster transition to permanent financing
- Improved cash flow during construction
- Greater confidence when planning future investments