



For further information
about these and
other programs, contact:

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NEW PROGRAM *ONE-TIME Close Construction Loan*

A **single-closing** loan for the construction period and turning into permanent financing.

- ✓ **ONE** loan approval process. After approval, borrower is good to go; no need to be reapproved.
- ✓ **Close ONCE** with **ONE set of closing costs**. Less fees for the borrower!

HIGHLIGHTS

- **PRIMARY**, second home and investment properties
- **CONVENTIONAL**: As little as **5% down**. Interest-only payments until the build is complete.
- **VA**: Loan limits up to \$4,000,000. **No down payment. No payments during build period.**
- First-time homebuyers ok
- Rate float-down option if the market improves. Creates rate certainty for the borrower.

CLOSED AS

- **PURCHASE** - Borrower is **purchasing the land at time of loan**.
- **REFINANCE** - Borrower **owns or will own** the land prior to the OTC loan closing.

Ineligibles- Temporary buydowns, principal reductions, rehab constructions, condos, manufactured, or currently under construction. Modular homes are ok.

The specific builder/developer must be approved by this lender's risk management company prior to loan.

I'm happy to provide loan assistance.

Dee Hontz, Principal - Capline Mortgage, LLC c: 858-382-1163 | o: 702-562-4077

In addition to my Nevada office, I own a mortgage business in California offering this program.

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Information only. Rates, fees and programs are subject to change without notice. Loan consideration by a lender is based on credit score, property value and type, loan amount, debt ratio, and other lender guidelines at the time.

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