BANNER BANK

Member FDIC

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- Combine short-term construction and permanent financing into one loan to save you money and protect yourself from rising rates.
- Include the land purchase into your home loan.
- Borrow up to 95% of the home's value (660 minimum FICO).
- Jumbo loans also available (720 minimum FICO).
- Receive up to a 15-month term and make interest-only payments during construction.
- Choose fixed or adjustable rates.
- Purchase or refinance a 1–4-unit primary home or second (vacation) home.
- Benefit from an interest rate reduction based on the market rate when construction is completed.
- Count on your loan officer to be a consistent resource, and once your loan is approved, you'll have a dedicated custom construction team to support you.
- During the construction phase, live support is available or use Built, our online platform, to easily access the entire loan process, request loan draws, see key dates, check project status and more.
- Financing also available for lot-only purchase, FHA, VA and USDA loans.

OlyFed

BANKING THAT'S MUTUAL

Rebecca Bonneville

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- PROVIDES MORE BORROWING POWER: We consider your future energy savings to qualify you for greater buying potential. Using the Home Energy Rating System (HERS) report to determine your eligibility, this realized value is available to those with a rating of 55 or lower*
- LENDS UP TO 85% WITHOUT PRIVATE MORTGAGE INSURANCE ON LOANS $824,999 AND BELOW
- QUALIFIES FOR A REDUCTION IN LOAN FEES*

*Ask Lender for Details!

Learn more about HERS rated homes!

- Starting as little as 10% down: We lend up to 90% LTC (Loan to Cost) on owner-occupied homes built with a licensed contractor.
- What starts at, stays at OlyFed: We don't sell loans to third parties – that'd be like selling our relationship with you! We assure top-quality service by providing it ourselves.
- Everyone gets the same rate, No risk-based pricing with our home loans, You get our advertised rate regardless of credit score.
- Competitive interest rates – Automatically gives you the best rate before closing if a better number comes along, it's yours.
- All in one financing: Close up-front on permanent financing – All in one loan no need to refinance and pay additional closing costs or take the risk of interest rates being higher.
- Jumbo loans – need $725,000 or more? We've got this with competitive jumbo rates.

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evergreen® HOME LOANS

Siara Jay

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- 1-time close 30 or 15-yr fixed
- Lock rate upfront
- Free float-down at modification
- Conventional up to 90% LTV min 700 FICO
- Conventional up to 80% LTV min 680 FICO
- Interest-only payments during construction
- Free re-amortization at modification
- No seasoning on refi required
- Use equity in appraisal for your down payment (refi)
- Purchase of Land in one loan
- 12-month Construction terms
- Primary and Secondary homes
- Competitive rates and fees
- Flexible and quick draw process
- 100% LTV USDA construction loan for qualified buyers

Timberland Bank

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Jodi Danielson

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- All-in-One fixed rate
- Fixed and adjustable rate products
- Land purchase, construction, and final mortgage (with modification)
- 12-month construction term (extension available at $175.00 per month)
- Fixed-rate during construction
- Interest-only payment during construction
- 80% LTV based on the equity of your project
- Max 85% loan to cost
- Jumbo loans construction specialists
- We have local underwriting and approval
- Responsive and quality hometown officers
- Disbursement can be processed via email or any Timberland Bank branch
- Primary, secondary homes, and investment properties
- 20-acre parcels, larger than 20 acres, are reviewed on a case-by-case basis

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AgWest Farm Credit

Tara Sawyer

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Leslie Sanford

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Email

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- Land purchase, construction and final mortgage
- Max 80% LTV (with proposed structure)
- Minimum 700 credit score
- 1% Loan Origination Fee
- Property needs to be rural
- No acreage restrictions
- Farm income producing properties are always eligible (schedule F income) or zoned for Ag (EFU, Forest Zoning, etc.)

BECU Home Loans

Joe Hattendorf

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Bethany Hawkins

NMLS# 517666

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- **BECU** can help you purchase your land and build your home. Primary Residence and Second Home. Buy land separately or with your construction loan.
- Receive financing for a one-time close construction loan with one set of fees. Plus, you can lock in your rate.
- Adjustable-Rate Mortgages (ARMs) and Fixed-Rate loans are available.
- Receive financing for loan amounts up to $3 million with up to 75% loan-to-value. Up to 80% loan-to-value also available for loan amounts of $2.5 million and below. You use the equity in your land to help determine valuation.
- Interest-only payments during the construction period.
- 12- or 18-month build periods are available. Free float down to a lower market rate if it's available at the end of your construction period.
- Work with a dedicated mortgage advisor who specializes in construction lending.

1st Tribal Lending

Nate Schmidt

(605) 271-3531

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- HUD 184 NEW Construction loans on Tribal Land
- (Available to Card holding members only)
- Low Down Payment
- Affordable fixed interest rates