



# ONE-TIME CLOSE NEW CONSTRUCTION

**THE BEST PART? ONE CLOSING! WHICH MEANS ONE INTEREST RATE (WITH THE OPTION TO MODIFY DOWN IF THE MARKET IMPROVES), ONE DOWN PAYMENT, ONE FULL CREDIT REPORT TO ORDER AND ONE APPROVAL.**

#### Program Highlights:

- Only 5% down. A low down payment makes new construction loans accessible for more borrowers.
- Float down option. Once the loan is complete, borrowers can float down to secure a lower interest rate if the market changes or stay locked in no matter how the market moves.
- Initial interest-only payments. During the build period, the borrower can enjoy a lower, interest-only payment.
- Levels the playing field. Gives general contractors more freedom to build unique dream homes for their clients, rather than cookie-cutter developments.

**CALL ME TODAY FOR MORE INFORMATION.**



Work Harding Home Mortgage Team

Ryan Harding

(w) 801-228-0937

[loans@workharding.com](mailto:loans@workharding.com)

<https://www.workharding.com/>

NMLS: 269043



EQUAL HOUSING  
OPPORTUNITY 269043.