

BUILDING YOUR DREAM HOME

# From Closing To Keys

- 1 Loan Closing**  
Loan agreement signed
- 2 Construction Phase**  
Estimated time 4-12 months
- 3 Get the Keys**  
It's move-in time!



**UHM**



## Get In Touch

Want to take the next step  
toward building your dream  
home?  
Contact me today to get started!



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**UHM**

## Construction to Perm

All UHM's C2P products  
feature a one-time  
close, characterized by  
borrower benefits such  
as an interest-only  
eight-month  
construction period and  
one-time closing costs.





Const. Period	4-12 months
Max LTV Primary	95%
Max LTV Second	90%
Min. FICO	620
Eligible Property Types	Detached 1 unit stick, PUDs



Const. Period	4-12 months
Max LTV Primary	100%
Max LTV Second	N/A
Min. FICO	620
Eligible Property Types	Detached 1 unit stick, PUDs



## First Draw

Foundation is built & location surveyed

## Additional Draws

Builder requests funds & a re-inspection is performed

Re-inspections and title updates *will occur with every draw - up to 5 draws.*

**Note:** *Monthly payments on draws due to UHM are interest only. Payment amount will depend on the total drawn.*



Const. Period	4-12 months
Max LTV Primary	96.5%
Max LTV Second	N/A
Min. FICO	620
Eligible Property Types	Detached 1 unit stick, PUDs



Const. Period	4-12 months
Max LTV Primary	100%
Max LTV Second	N/A
Min. FICO	640
Eligible Property Types	Detached 1 unit stick, PUDs

## Countdown

### Re-Cert. of Credit Documents

Original financial documents used in loan approval refresh

### Resubmit into Underwriting

Review of employment and financial status

### Final Inspection

Builder verifies home is 100% complete

### Occupancy Permit

Builder orders city inspection. Final draw processed after occupancy permit received\*\*

**\*\*Additional requirements for FHA & VA loans if no occupancy permit.**

\*C2P interest begins to accrue if funds are disbursed at closing.