



OTC Construction Loan

Build your dream home with one loan that covers construction and permanent financing. Simple, cost-saving, and efficient.

- ❖ Combines construction and mortgage into one loan
- ❖ One closing only — avoid duplicate fees
- ❖ Interest-only payments during construction phase
- ❖ Rate can be locked before or during construction
- ❖ Down Payment options as low as 5–10%
- ❖ Available for Conventional, FHA, and VA programs
- ❖ Eligible for primary residences and some second homes
- ❖ Flexible loan terms and repayment options
- ❖ Streamlined process from start to finish

Give us a call for a free no-cost consultation.



**CRAIG
BRYANT**

**KEN
SMITH**

**JOANN
MARTINEZ**

**CARLDEN
LAINFIESTA**

**ARLETT
HAMILTON**

**DYWON
GLENN**

**RYAN
HALL**