

BUILD IT UP OR FIX IT UP

Build or renovate your home
with a Northpointe Bank
construction loan. Low down
payment options as little as 5%*.
Get started today!

Features:

- Combines the best features of a construction loan and a permanent loan
- One closing and one set of closing costs
- Offers interest only payments during the construction period
- Flexible construction terms available



James Mahieu

Senior Loan Officer

NMLS# 199879

850-499-6034

james.mahieu@northpointe.com

www.northpointe.com/james-mahieu



Northpointe Bank



*Construction Loan 95% LTV: Interest rate: 4.37% and Annual Percentage Rate (APR): 4.70% as of January 9, 2020. APR and example payments are based on a purchase transaction of an owner-occupied single family residence in Grand Rapids, MI with a loan amount of \$142,500, credit score of 740, down payment of 5% with tax and insurance escrows. Base APR is quoted and may vary depending on individual credit history and transaction. Requires 360 monthly payments of \$711.06 with 0.00 points. Payment does not include taxes and insurance premiums. The actual payment amount will be greater. This is not a commitment to lend. All loans subject to credit review and approval. Contact your loan expert for more information.