

# Integra

## LENDING

Helping you turn your mortgage into a financial tool

### *Integra Lending - Options For A Better Lending Philosophy*

*H*ave you ever wished that just one person could take you from the financing of your homesite through the construction of your dream home, and finally to the 30 or 15 year permanent loan? Integra Lending may be your answer. Integra Lending has built a strong reputation as an outstanding residential lending firm, serving the needs of real estate professionals, builders and individual homebuyers since 2001.

Our experienced staff offers expertise in all aspects of mortgage planning...from lot loans with no balloon payments to single close construction loans that offer lock protection for your construction and final permanent rate, and require you to qualify and close on only one loan. Don't want the hassle of providing countless pages of income documentation? No problem with our Stated Income or No Ratio products. Our interest-only options are a great tool for creating cash flow for other investment opportunities or providing debt relief.

We offer a full range of mortgage resources and all of our lending specialists are dedicated to finding the right loan - with the best rates, terms and costs - to meet our clients' unique needs. But that's just the beginning of our service. Throughout the lending process we provide regular updates and progress reports so clients always know the status of their loan. Our "Integrated Mortgage Planning Program" ensures you that we will maintain our goal of helping you turn your mortgage into a financial tool, rather than a liability. We also offer a special Rate Watch service in order to take advantage of favorable rate improvements in the market.

Named as one of the "Best of the Best Mortgage Companies" we strive to provide outstanding service through our in-house processing, underwriting & funding departments.

Through Integra Lending, you not only have access to the best loans available in the marketplace, but you can review loan alternatives, and even apply for your loan, at your convenience, online - 24 hours a day.

We look forward to putting our mortgage service to work for you!



Integra Lending is a "Gold" member of the Better Business Bureau

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### *Lot Loan Financing*

Integra Lending offers lot loan financing that is un-matched in the industry.

#### Option 1:

- Lot Loans to 80% for primary residences up to \$500K
- Rate and Term Refinances available to 80% LTV up to \$500K
- 75% LTV for Second Homes / \$350K Maximum Loan Amount
- Loan is FIXED for the 1st 36 months, then becomes an ARM for remaining 27 years
- NO BALLOON PAYMENT DUE . . . EVER!

#### Option 1:

- 80% Stated income Lot Loan up to \$500K
- 80% Full Doc to \$500K
- 70% Full Doc or Stated income to \$750K
- Loan is FIXED for 1st 3 years, with 3 Yr. Balloon Payment Due
- LTV's & Loan Amounts are the same whether primary residence or 2nd home

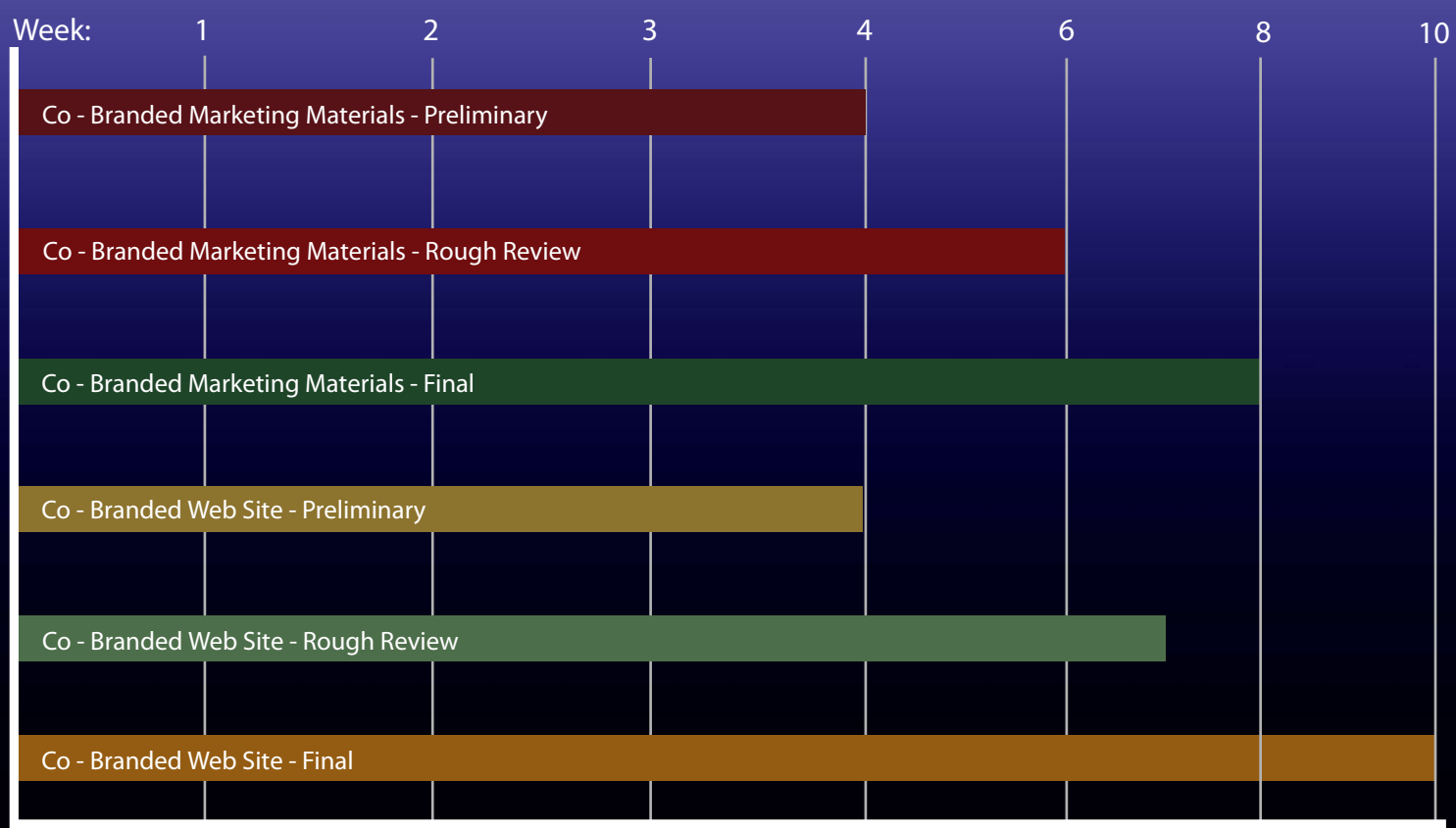


## *Integra Lending Advantages For Martis Camp*

- Tax Advantage Counseling for clients to maximize their investment strategies.
- Loan programs tailored to individual investment & long term goals.
- Seamless transition from lot to construction to permanent by utilizing in-house services including processing, underwriting and funding.
- Direct lender & mortgage broker for one stop shopping
- Co - Branded marketing materials
- Co - Branded web site and online application
- Personalized service & flexible programs



## *Program Marketing Timeline For Martis Camp*





*Martis Camp*

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### *Construction Loans*

Building that dream home, but don't have prior experience doing so? No worries... Integra Lending can be a valuable partner in the process.

Begin your research by visiting [www.IntegraLending.com](http://www.IntegraLending.com) and click on our "Construction Loans" link. There you'll find an assortment of helpful articles, links and builder interviews to assist you in evaluating your building & builder needs. You'll find budget worksheet that allow you to monitor your costs as your home is built in order to stay on budget.

What if rates go up? With a Single-Close construction loan you have the option of choosing your final rate now or waiting out the market before you lock in your final interest rate. The choice is all yours.

As an added advantage, most of our construction loans offer a FREE floatdown to your rate, should the rate at the time of completion be better than the cap that your loan was initially locked at.

The options are many, but rest assured that you have chosen a company that sincerely keeps your individual needs at the forefront, and our commitment to you is to exceed your expectations and to make this a pleasant and satisfying experience.

