

## Integra Lending Has the Expertise to Help You Realize Your Dreams

As a “*Best of the Best*” mortgage company and a Gold member with the Better Business Bureau, INTEGRALENDING has built its reputation on expertise and unparalleled customer service.

Our #1 goal is to make financing your dream home as seamless as possible, from the beginning of your construction project until your funding day! Our powerful “One Time Close” programs provide construction financing, lot purchase and permanent loan, all wrapped into one convenient package!

Let us make financing your construction project EASY, from start to finish!

Member of the  
Better Business Bureau



# INTEGRA LENDING

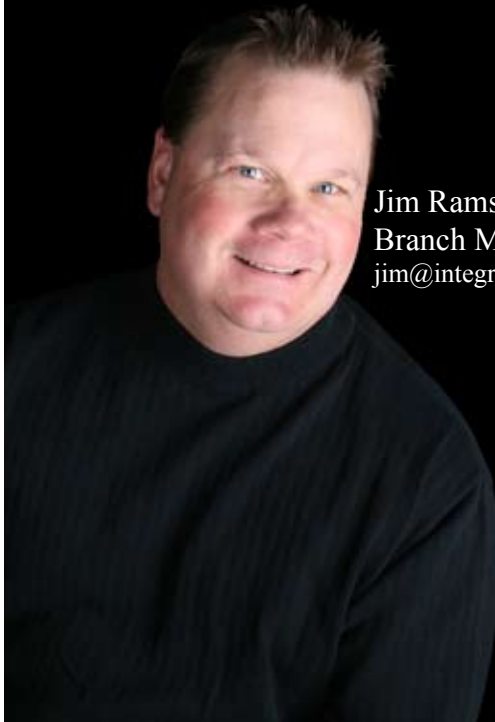
Funding your construction loan is just the beginning of our relationship with you. We want you as a lifetime customer, not just a one-time deal!

Call Us For More Information

480.393.0604 Phone  
888.688.1020 Toll Free  
info@integralending.com

Visit our website at:

www.INTEGRALENDING.COM



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# INTEGRA LENDING

## Construction & Lot Loans

### MADE EASY

**ONE!** APPLICATION  
CLOSING  
CUSTOMIZED SOLUTION



## Customized Solutions To Meet Your Individual Needs

Because construction financing is a specialized field, Integra Lending has **specialized loan consultants!** Our construction loan specialists know how to save you time and money, and will provide the peace of mind that comes from knowing the right permanent financing option has been chosen for YOUR personal situation.

Your personal Integra consultant is ready and committed to helping you:

### **SELECT the right mortgage**

Your Integra construction loan specialist will work with you to determine the best home financing solution for your situation.

### **KICK OFF your construction loan**

In most cases, custom home construction takes between 12 and 18 months, during which time you will receive disbursement of funds to pay your builder for labor and material costs. Each month, you will be required to pay only the accrued interest on the outstanding balance. Or, if you prefer, you can even divert those costs to your loan balance!

### **CONVERT to permanent home financing**

Once your home is complete, your loan will conveniently transition to the permanent mortgage you selected during the application process, with nothing more needed from you in most cases. What could be easier?



## What We Offer

Integra Lending takes your financing needs seriously and offers an array of products to best meet your long and short term mortgage objectives.

- Single Close Construction Loans with Locks to 18 months
- One application and one closing to cover both you construction and permanent financing needs
- Lot Loans with as little as 5% down and no mortgage insurance
- 30-year amortization for lowest possible payments
- No Income Verification products
- Automatic conversion from construction to permanent financing
- Interest-only construction financing
- Loans to \$6,000,000
- Stated Income Loans to \$3,000,000
- Fixed, ARM, and Interest Only products
- No payments during construction
- Log homes OK
- Owner-Builder OK
- RATE PROTECTION that allows you to wait out the market or lock in your rate today
- FREE rate floatdown 90 days from certificate of occupancy

## Questions About Construction Loans?

Visit [www.IntegraLending.com](http://www.IntegraLending.com) and click on our “**Construction Loans**” link to find out more about construction loans. There you’ll find an assortment of helpful articles, links and builder interviews to assist you in evaluating your building & builder needs. Our budget worksheets even allow you to monitor costs as your home is built to help you stay on budget!

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 make this a pleasant and satisfying experience.

Whether you are purchasing a new lot, building your new dream home, buying a home from a custom home builder, or putting down a deposit with a developer, INTEGRALENDING has an option to assist you with your financing needs.

Serving Arizona, California,  
Colorado, Florida, Idaho,  
North & South Carolina