



REPUBLIC

STATE MORTGAGE

*"Building Relationships
One Home at a Time"*

ONE-TIME CLOSE Construction Financing

*Specialized Financing for Stick-Built,
Modular and Manufactured Homes*



Property Eligibility:

New Construction: Modular, Manufactured (Double-wide or Larger) and Traditional Construction

Manufactured Homes: Engineer must certify foundation plans meet FHA Guides. Must be titled as real property or have recorded affixation affidavit.

Note: Loan may include simultaneous purchase of the land/lot or loan can be guaranteed for the construction of home on land/lot already owned by borrower.

CONVENTIONAL, FHA & VA FINANCING AVAILABLE

- Permanent loan is closed before home is built
- Creating new opportunities for more qualified borrowers
- As low as 3.5% down payment for FHA
- Zero down payment for VA with no mortgage insurance for most veterans
- Credit scores as low as 640 for FHA and 680 for CONV
- Borrower may be required to make payments until construction is complete
- Gifts or land equity allowed for down payment

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