



Lot Loans

Do you have borrowers who have found the lot of their dreams but are not ready to build? If so, we have the perfect lot loan. With our flexible Lot Loan program, we can help get your buyers into the lot of their choice at a great rate even if they are not ready to build their new home.

The first step to building a dream home...

Competitive Products

Offer your buyer a three-year balloon with 30-year amortization.

Generous Loan Limits & LTVs

◆ 90% LTV to \$500,000

◆ 70% LTV to \$750,000

*Underwritten by your OHIO Corporate Underwriter

Flexible Guidelines

With flexible, common sense underwriting, we'll help your borrower plan now for the future.

◆ We let borrowers purchase lots up to 3 acres in improved non-rural subdivisions.

◆ Acceptable lots must feature sewer, water, utilities, and curb/gutter.

The Next Move

With our Mod-to-Perm Program, your buyer can go to the construction lender armed with a preapproval for the end loan. With extended locks available up to 360 days, buyers can protect against rising rates while enjoying the convenience of a single closing.

Contact me today for details.



*For information and use by Wholesale Loan Originators, Real Estate Professionals and Builders only.
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