



NEED FLEXIBILITY WHILE BUILDING YOUR HOME?

Then the Two-Time Close Loan is for You!

If you are looking for flexibility and lower down payment options while you are building your home, the two-time close construction loan by Gateway is for you.

The two-time-close is two separate loans – a short-term loan for the construction phase, and then a separate permanent mortgage loan on the completed project. And, depending on your loan amount, you will only need 5% or 10% down payment, allowing you to hold onto more funds throughout loan process!

BENEFITS OF A TWO-TIME CLOSE:

- 5% down payment for our 95% two-time construction loan on loan amounts of \$647,200 and below
- 10% down payment for our 90% two-time construction loans on loan amounts of \$647,200 and above
- Greater flexibility to modify the plans and increase the loan amount during project
- Mortgage rates are often lower than in one-time-close loans
- Extended rate locks available for permanent loan
- Use the land where you are building as down payment

* Gateway's 95% LTV construction financing available today when you purchase "Modular Homes Factory Direct"



ONE STOP NEW HOME CONSTRUCTION !

MODULAR HOME FACTORY DIRECT
BUILDABLE VACANT LAND AVAILABLE

- * 95% LTV CONSTRUCTION FINANCING
- * LAND ACQUISITION & CONSTRUCTION

*DIY HOMEBUYERS NOW QUALIFY MAKING
HOME SEEKERS NEW HOME BUYERS



* Construction Financing being offered by Gateway Mortgage

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