



Build your new home with the right financing

Thinking about building a home? With construction-to-permanent financing from Citizens you can start putting your plans into action. This special program allows you to combine your construction financing and permanent mortgage into one loan. It's just one of the ways we help simplify the process of financing new home construction.

Just a few of the benefits of our construction-to-permanent program:

- **Peace of mind.** Lock in the interest rate for your permanent loan before construction begins.
- **Choices.** Choose a fixed-rate or an adjustable-rate program with jumbo financing options available. For primary residences, we even offer up to 90% financing for loan amounts up to \$1,000,000.
- **Convenience.** Make interest-only payments on disbursed funds during the construction phase.
- **Flexibility.** Include lot financing or build a home on your own lot.
- **Savings.** With just one loan to close and one set of closing costs, you'll save time and money.

With our program, you'll know upfront that the financial aspects of building a new home are in place before you begin. Speak with a Citizens loan officer today to learn more.

For more information, contact:



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