

BUILD YOUR DREAM HOME WITH

One Time Close Construction Loans

Imagine simplifying your home-building journey with just one application and a single closing – that's what our One Time Close Construction Loan offers!

OTC (Conventional)

- **Loan-to-Value:** Up to 95%
- **Credit Score:** Minimum 700
- **Property Types:** Includes manufactured and modular homes (construction phase rate adjustors apply)
- Free float down to market rate at the end of construction!

FHA

- **Loan-to-Value:** Up to 96.5%
- **Credit Score:** Minimum 640
- **Property Types:** Includes manufactured and modular homes (construction phase rate adjustors apply)
- Free float down to market rate at the end of construction!



Monique LaValette

Mortgage Loan Originator | NMLS# 223277

(609) 290-0509

monique.lavalette@luminare.bank
moniquelavalette.goluminate.com

39 Ave at the Commons, Suite 101
Shrewsbury, NJ 07702



Luminate Bank[®]