



# Pacific Mortgage Master

[www.pacificmortgagemaster1.com/commercial](http://www.pacificmortgagemaster1.com/commercial)

**(800) 714-5175**

**It's finally here!**

## Self Build/Owner Builder Construction Loans

### Program Highlights!

- Borrower acts as own General Contractor (No site supervisor required)
- Loan amounts from \$75,000 to \$2,000,000
- Loan amounts of up to 90% of the appraised value on single family owner occupied homes (up to 80% of appraised value on 2 to 4 family owner occupied and non-owner occupied homes)
- Land purchase may be included in the loan, up to 80% of the lot purchase price
- 12 month construction term (up to 18 months on an exception basis)
- Rates start at 6.95% during construction (requires "One Close" Construction/Permanent Loan with Normandy)
- Full and Limited Documentation programs available
- Fast pre-qualification, typically within 1 to 3 business days
- Flexible draw schedules
- Interest only payments with flexible payment options
- Loan programs available to Borrowers with less than perfect credit

#### **Rates and Fees:**

- Rate: WSJ Prime + 1.50% to + 2.95%
- Application Fee: \$195
- Loan Fee: 1.00% to 1.50% (based on overall qualifications)

### **Fast Approvals!**

**\* Rate adjustments apply for 2-4 family properties, owner builder/self-builds, longer construction terms, stated/limited doc or no doc, non-conforming loan amounts and fico scores < 700.**

**Loans available in the states of AK, CA, CO, CT, DE, GA, IA, IN, KY, MA, MD, MI, NJ, NY, RI, TN & VA.** So, if you have any deals that you would like us to look at or if you have any questions or want more information, please give us a call at: (800) 714-5175

For other available loan programs please visit us at: [www.pacificmortgagemaster1.com/commercial](http://www.pacificmortgagemaster1.com/commercial)

We'd love to talk with you about your deals!