



Financing Built Around You

Building a home takes vision and determination — and you deserve financing to match.

At **Green River Capital**, we guide you and your builder through plans, timelines, and costs to create a loan package that fits your goals.

With **one loan** and **one closing**, you'll enjoy interest-only payments during construction and the confidence of working with a partner committed to keeping your project on time and on budget.

One Loan. One Closing. Your Future, Secured.

Streamlined Construction Financing



At **GRC**, one loan covers both your construction and permanent mortgage — with a **single closing** from the start.

This approach eliminates a second closing, reduces delays, and provides interest-only payments during construction, helping you manage costs with confidence.

The GRC Advantage, Refined

Building your dream home should be exciting, not overwhelming. That's why **GRC** offers a streamlined approach to construction financing—efficient, transparent, and tailored to your needs. From start to finish, we provide the guidance and support to make your vision a reality.



Simplified & Stress-Free

- One straightforward closing at the start of construction
- No second closing- loan transitions smoothly into your permanent mortgage, reducing stress and uncertainty



Built-In Confidence

- One underwriting process covers both construction and mortgage term
- Interest-only payments
 during construction
 help manage your
 budget



Why Build With GRC?



Partners in the Process

- Expierenced mortgage professionals vested in your project's success
- GRC manages payments to your builder based on progress

Seamless & Timely

- Specialists with deep expertise in construction financing
- Local mortgage team committed to keeping your project on schedule
- We coordinate builder payments based on progress milestones

Why Choose Green River Capital

With years of experience helping families achieve the homes of their dreams, GRC's in-house processors, underwriters, and closers work closely with builders and real estate professionals to ensure a smooth, timely process.

And most *importantly*... **We Care.**

THE GRC PROCESS: How We Work for You

At **Green River Capital**, our expert mortgage consultants guide you effortlessly through every step, ensuring a seamless journey from initial planning to the day you move in.

1. Pre-Qualification



We help you determine the home you can confidently afford, factoring in land, construction, permits, and professional costs, while also planning around your current housing needs during the build.

2. Application



Much like a standard mortgage, the construction loan application requires a review of your finances along with key project details — including land documents, builder agreements, plans and timelines, and insurance for the construction phase.

3. Managing Cash Flow During Construction



During construction, you'll make interest-only payments on the funds disbursed, with no principal due until the project is complete. Taxes and insurance remain the responsibility of the borrower until occupancy.

4. Paying Your Builder



Builder payments are disbursed in stages, based on completed work verified through inspections and your approval. Disbursements may include land costs, deposits, and eligible soft costs such as permits and design fees. The final draw is issued once construction is complete and a Certificate of Occupancy is obtained.

5. Transitioning to Your Permanent Loan



Once construction is complete, your loan seamlessly converts to permanent financing. At this stage, you'll begin principal and interest payments, with escrow set for taxes and insurance. Final documentation typically includes a completion inspection, survey, Certificate of Occupancy, acceptance letter, and proof of homeowner's insurance.



One Loan. One Closing.
Your Future, Secured.

Guiding You Every Step of the Way



"We make your vision possible from blueprint to move-in."

At **Green River Capital**, you'll work with experienced mortgage consultants who have guided countless clients through the homebuilding journey. From your first conversation to the day you turn the key, we're here with expert advice, attentive service, and a commitment to seeing your vision realized.

We take pride in delivering the care, precision, and personal attention you deservebecause building your home should be as rewarding as living in it.

One Loan. One Closing. Your Future, Secured.



"Let's Build Your Dream Home"



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