



# Construction Loan Special

## 11-month term with rate of **4.590% & 5.718% APR**

This portfolio loan product allows the ability to build the home of your dreams. After construction is complete, the loan is typically refinanced, and lender credits based on the rate at that time can be used to offset fees. Not many lenders offer this unique product, so contact me for this limited rate.

### Construction Loan Special Qualifications:

- 700 minimum credit score
- Maximum 85% loan to value, up to \$832,750 loan size
- Single-family, owner-occupied construction in Wisconsin only
- Consolidate construction and lot purchase for only one set of closing costs and fees
- If the lot is already owned, the equity can be used for meeting down payment requirements
- Simple and flexible draw process with no set schedules
- Pay just interest-only payments during construction
- Depository relationship required prior to closing

**Other options are available. Call for more details.**

USING A \$500,000 PURCHASE PRICE AND 15% DOWN PAYMENT, THE \$425,000 LOAN AMOUNT AT RATE OF 4.590% WOULD BE A MONTHLY PAYMENT OF \$811.40 FOR THE FIRST 10 PAYMENTS FOLLOWED BY A FINAL PAYMENT OF \$425,811.40. THE PAYMENT SCENARIO ASSUMES A HALF-DRAWN CONSTRUCTION LOAN. THE SCENARIO IS BASED ON A CLOSING DATE OF 2/1/2026 WITH A 1/1/2027 MATURITY DATE. THE ACTUAL FIRST 10 PAYMENTS ARE INTEREST ONLY BASED ON THE DOLLAR AMOUNT DRAWN AT THAT TIME. THE FINAL BALLOON PAYMENT WILL EQUAL THE PRINCIPAL BALANCE PLUS INTEREST. THE PAYMENTS QUOTED ABOVE ARE BASED ON A FIXED INTEREST RATE. THE PAYMENT ESTIMATES ABOVE DO NOT INCLUDE AMOUNTS FOR TAXES AND HAZARD INSURANCE. RATES ARE EFFECTIVE FOR APPLICATIONS DATED FROM 2/4/2026. THE INTEREST RATES AND MORTGAGE PRODUCTS DISPLAYED ARE SUBJECT TO CHANGE AND AVAILABILITY. EXAMPLES ABOVE ARE BASED ON CUSTOMERS WITH GOOD CREDIT (INCLUDING HAVE NOT BEEN LATE ON ANY MORTGAGE PAYMENT, BEEN RECENTLY DISCHARGED IN BANKRUPTCY, OR SUBJECT TO RECENT FORECLOSURE) WITH A 45 DAY LOCK PERIOD FOR LOAN APPLICATION AND PROCESSING. THE ACTUAL MORTGAGE PRODUCT YOU QUALIFY FOR WILL DEPEND ON VERIFICATION OF THE VALUE OF YOUR HOME, YOUR CREDIT SCORE AND OTHER CONSIDERATIONS INCLUDING WHETHER ANY SUBSEQUENT LOAN WILL QUALIFY FOR SECONDARY MARKET.

For more information,  
contact your Bank Five Nine lender today.