



## Construction Loan Special

	Minimum credit score of 700 and 85% LTV
Rate	4.590%
APR (Annual Percentage Rate)	5.718%
Price	\$500,000
Down Payment Percentage	15%
Loan Amount	\$425,000
Payment/Month	10 @ \$811.40 1 @ \$425,811.40

ABOVE PAYMENT SCENARIOS ASSUME 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. INTEREST RATE QUOTED IS FOR A PRIMARY RESIDENCE IN WISCONSIN WITH CONVENTIONAL LOAN LIMIT. 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.