



Construction Loan Financing Options with As Little As 10% Down!!

Program details:

- 90% Financing for Loan Amounts up to \$650,000 as Primary Residence
- Vacation Home Loans up to 80% loan to value
- Investment Properties
- One Time Close Construction Loans. Close on the land & build simultaneously
- Permanent Rate and Program Chosen Before Breaking Ground
- Flexible Draw Schedule Allows Advances within 24 Hours
- Conforming and Portfolio Jumbo Loan Programs
- Modify Loan to Market if Rates Are Lower at Completion*
- All Loans Serviced by Johnson Bank

For more information, contact:



Jamie Kirkegaard
 NMLS #223763
 Direct: (602) 381-2152
 3131 E. Camelback Rd., Suite 100
 Phoenix, AZ 85016
 jkirkegaard@johnsonbank.com

Subject to credit approval and underwriting guidelines. Some restrictions apply. Interest rates and programs are subject to change without notice. ARM rates may increase. This information does not constitute an application for credit, or a commitment to grant a loan or final loan approval. Applicant(s) are required to meet lender specific income, asset, and credit history scores for financing. *Certain conditions and loan modification fee apply.

Financing Example

Program	Purchase Price	Loan Amount	Down Payment	Monthly Pmt*	APR	Term (mos.)	Pmt/Int Change
5/1 Construction	\$400,000	\$360,000	\$40,000	\$1,718.70	4.767%	360	After 5 years

*principal and interest

November 1, 2011 – Subject to program changes after this date

