

Interest rate locked
before ground breaking

Float down interest rate
available when house is
completed

Finance options on both
purchase of the land and
new home construction

One approval process
and one set of closing
costs

Minimal down payment
options

6- or 9-months loan term
*Interest-only payments
during construction period*

Fixed rate permanent
financing terms from 10
to 30 years

Loan amounts up to
\$417k



ONE-TIME CLOSE CONSTRUCTION LOAN PROGRAM

If you are ready to start building the home of your dreams, Ruoff Home Mortgage has the perfect construction loan program, allowing you to lock your interest rate before you even break ground.

Our One-Time Closing Construction Loan program combines your construction financing and permanent financing, utilizing a one-time approval and closing process prior to the beginning of construction.

To protect you from market shifts during the construction phase, your interest rate is locked at application. However, you will be given the opportunity to review and possibly lower your interest rate if the market has improved by the time your home is complete.

You can also take comfort in knowing that our in-house New Construction Department works closely with area builders and has a simple draw procedure to ensure that your project budget remains on track as your dream home becomes reality. We also offer the flexibility of a six-month or nine-month construction loan term with interest-only payments during the construction period.

Let Ruoff Home Mortgage help construct the perfect financing option for your new home.



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CALL TODAY FOR MORE INFORMATION

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