



One loan.  
One closing.  
***New home  
financing  
made simple.***

Simplify the borrowing process for your customers building their dream home with Florida Capital Bank's Construction-to-Permanent Mortgage Loan product. By combining the lot, construction, and mortgage financing into a single loan, we can save your customers time and money. Together, we can help take care of their financing so they can focus on creating the perfect home for their family.

**Benefits of our single-close construction loan product:**

- ✓ **2-in-1 Loan with One-Time Close!**
- ✓ **Up to 95% LTV Financing!**
- ✓ **FICO as low as 680!**
  
- Conventional loan limits apply
- Single closing for the interim construction financing and the permanent financing
- Interest-only payments during construction on funds already disbursed
- Builder acceptance process made easy—no financial information required
- Take advantage of a 12-month construction period
- Flexible draw schedule
- Extended Rate Lock/cap with float down
- Permanent financing terms include 15, 20, 25 and 30 year
- Build a primary residence or secondary home
- Ability to purchase a lot, or build on property already owned

**Contact your Account  
Executive today for more  
information.**



**Florida  
Capital Bank  
Mortgage**

***See product guidelines for complete program eligibility.***

For real estate and lending professionals only and not for distribution to consumers. Please reference full product guidelines posted on the FCBM website at [www.flcbmtg.com](http://www.flcbmtg.com). All products are subject to credit and property approval. Program terms and conditions are subject to change without notice. Not all products are available in all states for all dollar amounts. Other restrictions and limitations apply. All loans are offered through Florida Capital Bank Mortgage a division of Florida Capital Bank, N.A. NMLS 790396. © 2017 Florida Capital Bank, N.A. Member FDIC. FLM 021 1/18

