

CONFORMING CONSTRUCTION

Your construction company makes the building of your custom home easy by listening to your needs. At The Federal Savings Bank, we take the same approach to home lending. We are a federally chartered bank with a focus on educating our customers about the mortgage process and providing construction loan products not available with other lenders.

PROGRAM HIGHLIGHTS

Maximum Debt to Income Ratio:	45%
Minimum FICO:	660
Maximum Loan to Value/Cost:	95% of the LTC/LTV, whichever is the lower of the two
One-Time Close:	Available with an end loan modification with TFSB
Other Requirements:	Second Homes Maximum LTV is 80% - all other conditions apply. Two (2) months reserves required
Long Term Rate Lock Options Available:	Up to 270 days*

For more information, please contact:

Subject to credit approval. Terms and conditions may apply. Property insurance is required for all loans secured by property. *Additional fee applies.



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