



FHA 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

Property Type:	Owner-Occupied Only - No Second Homes	
Maximum Debt to Income Ratio:	45%	
Minimum FICO:	640	
Maximum Loan to Value/Cost:	FICO (Minimum)	LTV (Maximum)
	640	80%
	640	85%
	660	90%
	680	95%
Long Term Rate Lock Options Available:	700	95%
	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.



JOSEPH MONTGOMERY

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THE FEDERAL SAVINGS BANK

