

My Future Home

BUY. BUILD. BORROW.

Personal Support Simple Application Local Decisions

1

Let's talk about what matters to you.

Would you prefer to buy, build or borrow from your home?

Is this for your primary or secondary home, land or something else?

How long do you plan to stay or use the property?

2

Let's figure out what would make things easier.

Would you prefer predictable monthly payments?

Would you like access to funds over time, or all at once?

Would short-term or long-term financing be best for you?

3

Let's find the right fit.

What aligns best with your life?

Building and Buying Property

	Borrowing Range	Funds Access	Monthly Repayment	Key Perks
Home Loan <i>Buy or refinance</i> <i>Primary and secondary residence</i>	\$250,000 - 2,000,000	Lump sum	Fixed, term, balloon	Fixed monthly payments, your loan stays with us, may be tax deductible*
Construction - Permanent	\$250,000 - 2,000,000	Over time	Phased	One-time attorney close, your loan stays with us, may be tax deductible*
Construction	\$250,000 - 2,000,000	Over time	Variable	Interest-only payments, your loan stays with us, may be tax deductible*
Lot	\$50,000 - 500,000	Lump sum	Fixed or variable	Fixed monthly payment and interest-only based on credit approval, your loan stays with us

Home Equity

	Borrowing Range	Funds Access	Monthly Repayment
Home Equity Loan <i>(HE-Loan)</i>	Flexible	Lump sum	Fixed
Home Equity Line of Credit <i>(HELOC)</i>	Flexible	Ongoing	Variable

Home Equity Loan (HE-Loan)

When you need a set amount upfront.



- One-time lump sum with fixed rate
- Predictable monthly payments
- Best for large, one-time expenses
(like renovations or major life expenses)

Home Equity Line of Credit (HELOC)

Great for ongoing or flexible needs.



- Borrow as needed from a set credit limit
- Variable rate and payment
- Best for recurring costs or access over time
(like college tuition or projects in phases)

*Consult your tax advisor about the deductibility of interest. Subject to credit and collateral approval. Property insurance required. NMLS: 449182

