

# BUILDING A HOME

We offer competitive rates and great financing options if you're thinking of building a new home. We have a convenient, streamlined process that allows you to take advantage of great rates.

To start, you have the option to lock in a rate before construction begins. Then, if current rates are lower when construction is completed, you're eligible to modify the loan to a lower rate.<sup>1</sup>

Here's more on what we can offer:

- 95% Construction financing<sup>2</sup> available on primary residences
- One-time closing
- Extended construction period may be available (depending on the size of your project)
- Adjustable<sup>3</sup> and fixed rates are available with interest-only payments during construction
- Solutions for stick built, modular and manufactured homes

**FultonMortgageCompany**  
A Division of  
**Fulton Bank, N.A.**



Fulton Bank, N.A. Member FDIC. Subject to credit approval.

<sup>1</sup>Modification to fixed rate requires buyer to pay a one time modification fee. <sup>2</sup>Financing is based on the lower of either the appraised value (fair market value) or contract sales price. <sup>3</sup>Adjustable rates are variable and subject to change.