

# One Time Close Construction Loans



For more information on our Construction Loan Options, please contact me:

As a community lender we understand the unique requirements specific to building a home in this region. Sandy Spring Bank's construction to permanent loan program offers simple and affordable options to help you finance the home of your dreams.

## During Construction

- Interest rate fixed
- Payments are interest only on outstanding loan balance
- Up to 95% financing available
- Single closing for land acquisition and construction loan

## After Construction

- Payments convert to principal, interest and escrow at the interest rate selected at the time of application
- Payments amortized over life of the loan
- Guaranteed permanent loan flexible options available

With rates at record lows, there has never been a better time to build the home you have always dreamt of. Speak with one of our Mortgage Bankers today and let us help you finance the home you have always wanted.



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 Sandy Spring Bank

From here. For here.

Loan programs subject to change without notice. Please consult a Sandy Spring Bank mortgage banker for specific details. This is not an offer of credit or commitment to lend. Actual loan qualification is subject to verification and approval of income, credit, property appraisal, and other factors. Additional fees, terms and conditions may apply. Adequate property insurance required. Sandy Spring Bank is a Maryland corporation headquartered at 17801 Georgia Avenue in Olney, Maryland 20832. As a residential lender we provide mortgage financing in the metropolitan Washington D.C. and greater mid-Atlantic markets. Member FDIC. Equal Housing Lender. NMLS#406382. Sandy Spring Bank, the SSB Logo and From here. For here. are registered trademarks of Sandy Spring Bank. Copyright 2019 Sandy Spring Bank. All rights reserved.

