

BUILD YOUR DREAM HOME

1 ~ Credit Approval

2 ~ Select Your Site

3 ~ Design Your Home

4 ~ Calculate Costs

5 ~ Order Appraisal

6 ~ Submit Documentation

7 ~ Sign Closing Doc's

8 ~ Construction of Home

9 ~ Home Delivered

10 ~ Set-Up & Completion

MOVE IN!

CUSTOMHOMEDREAMLOAN.com

Custom Home Dream Loan:

0 % Down VA & USDA

3.5 % Down FHA

20 % Down Conventional

Permanent Financing for Land + New Home

(Manufactured, Modular,
or Site-Built Homes)

Kaiser Financial Services, Inc.

NMLS 110855
CA - FL - ME

ROGER CHANDLER

Mortgage Loan Officer & Broker

NMLS 115599
(760) 383-1293

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KAISERFINANCE.COM
— Personalized Home Loans —

CUSTOM HOME DREAM LOAN

LAND + HOME CONSTRUCTION FINANCING



ONE LOAN DOES IT ALL:

- Buy Land
- Build Home
- Permanent Financing



*Finance your Land + Home Construction,
in one fixed-rate 30-Year Loan!*

CUSTOMHOMEDREAMLOAN.COM

BENEFITS

1. **ONE LOAN DOES IT ALL!**
Buy the Land, Build the Home, and get permanent low fixed-rate financing.
2. Low Down Payment VA, FHA, USDA, Conventional Financing available.
3. You select the Lot, and design your Custom Home.
4. Builder gets paid as work completed.
5. Federally guaranteed loan/fund disbursement.
6. 620+ FICO Score needed.

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EXAMPLE DREAM LOAN

Land Costs	\$150,000
<i>(Paid at Closing)</i>	
Custom Home	\$300,000
<i>(Paid upon completion)</i>	
Improvements	\$50,000
<i>(Paid as work completed)</i>	
TOTAL	\$500,000

3.5% Down \$ 17,500

LOAN \$482,500

6.5% (7.23% APR)
Mortgage/Month **\$3,050**

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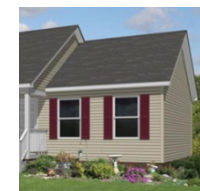


Granite Countertops

**CUSTOM
BUILD
YOUR
HOME
TO
SUIT
YOUR
LIFE!**



Garage



Den



KAISER FINANCIAL SERVICES, INC.