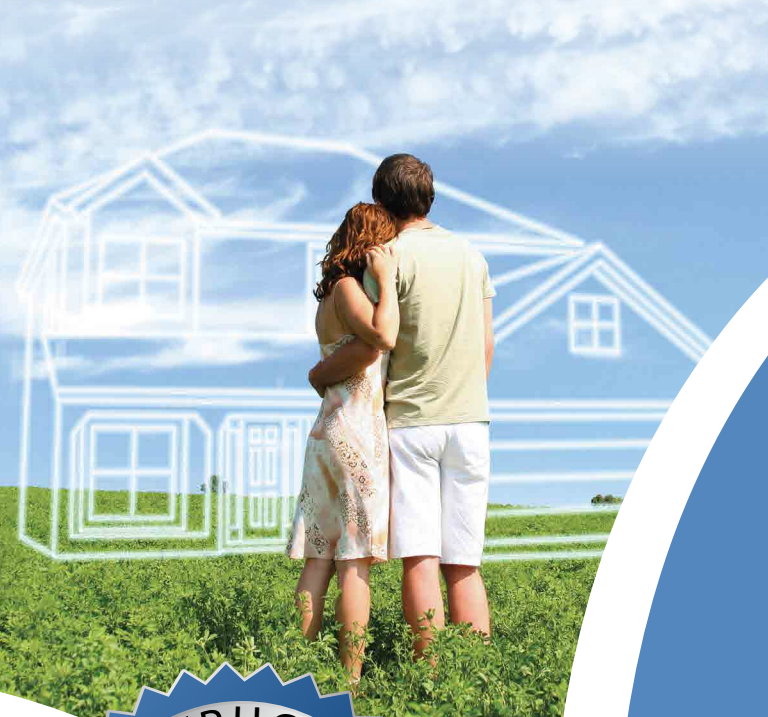


CONSTRUCTION LOANS



FAMILY TRUST

Federal Credit Union



A Relationship You Can Trust

Call: 803-367-4100

Click: familytrust.org

CONSTRUCTION LOAN

Build the home of your dreams with a construction loan. This mortgage provides financing throughout the construction process and rolls into a permanent mortgage once your home is completed.

FEATURES AND BENEFITS

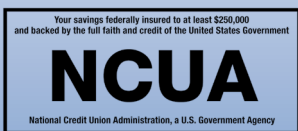
- One loan, one closing.
- Major renovation projects may be eligible.
- Up to 95% financing available for stick-built homes.¹
- No initial appraisal or credit report fees.²
- Fixed and adjustable rate options.
- No seasoning requirements for land ownership.

APPLICATION CHECKLIST

Items required to order an appraisal:

- Copy of signed sales agreement.
- Complete set of construction plans and specifications, including a plot/site plan (signed/dated by builder and borrower).
- Breakdown of the estimated cost to construct home (signed/dated).
- Contractor's license.
- Building permit.
- Proof of builder's risk policy.

APPLY ONLINE: FAMILYTRUST.ORG
CALL: 803.367.4100 EXT. 3014
EMAIL: MORTGAGE@FAMILYTRUST.ORG



1-2014 1. Offer effective 1/1/14. Initial appraisal and credit report fees waived for construction loans only. You must meet certain qualifications for these products and this offer. Terms of repayment example: 30-year term fixed rate at 6.50% APR = 360 monthly payments of \$6.33 per \$1,000 borrowed. Rates and terms subject to change without notice. All loan applications are subject to credit and property approval. Additional fees and closing costs may apply. If adjustable rate mortgage is chosen after construction phase, rates are subject to increase after the initial fixed-rate period. 2. For relationship members, for a limited time.