

# Financing your new home in **3 easy steps!**

There are a variety of ways to finance the construction of your new home. At GW Robinson, we use Construction-to-Permanent Mortgages (aka CP Loans). These three-stage mortgages allow you to lock in your interest rate and close your loan before construction begins. There is only one closing, and no need to re-qualify for the permanent phase of the loan.



## Application & Decision

During the application & decision stage, your Mortgage Loan Originator (MLO) will help you understand the different CP loan options, gather the appropriate documentation, submit your application, and notify you of the bank's decision.



## Building & Disbursement

The building and disbursement stage coincides with the construction of your home. Loan funds are disbursed based on the terms of your Construction Loan Agreement and draw schedule.



## Loan Conversion

In this stage, your loan is converted from the construction phase to the permanent phase. Conversion marks the beginning of your permanent loan, when you begin making regular mortgage payments.



**When you are ready to set up financing, contact one of our preferred lenders for more detailed information about Construction-to-Permanent Mortgages.**  
Not all CP loans are the same, so ask your MLO about which loan product is best for you.

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