

Two Different Loans One Simple Closing



Construction-to-Permanent Loan

Getting approved for a construction loan is easier than you think. Indymac Bank offers a single-close Construction-to-Permanent Loan (CTP), combining both construction and permanent financing into one loan. When the project is complete, the loan simply converts to a permanent mortgage. One application. One set of closing costs. One closing. It's that easy!

- Interest rate protection and free float down option
- Simple no-cost modification for permanent loan and free option to request any other loan program
- LTC and LTVs up to 95%
- 1 Year, 3/1 and 5/1 ARMs and 15 and 30-Year Fixed loans
- Ground-up and major rehabs (primary residence and second homes)
- Construction terms of 6, 9, 12, 15¹, and 18¹ months
- Loan amounts up to \$3,000,000
- Full, Stated Income, No Ratio documentation types
- Decision credit scores as low as 620
- Owner-builder program available

We invite you to call your Regional Sales and Marketing Director or our Lender Relations team at 1.866.633.2897 to get started. Log on to our Web site today, and experience how Construction-to-Permanent loans can help grow your business.

1 Only available for Alt-A 1-Year Treasury ARM

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IndymacBankSM
Correspondent Services

www.indymac2b.com/corr ■ 1.866.NDE.BUYS (633.2897)



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