

CONSTRUCTION TO PERMANENT LOANS

PREFERRED LENDER



For buyers who are building a custom Comerio Home from scratch, Comerio Homes has established preferred lenders who offer construction-to-permanent loans to provide our custom-build buyers with a financing option that will help make their dream home a reality. These loans will cover everything you need to build your dream home; and once it's complete, will automatically convert into a traditional mortgage. Construction-to-permanent loans allow you to save a step in the financing process by combining both types of loans--construction loan and your mortgage into a single borrowing vehicle. Once construction is complete, the loan is automatically converted into a permanent mortgage. Construction-to-perm loans provide several advantages for custom-home buyers, including: reduced closing costs as you only have to pay closing costs once rather than paying them twice (as is the case in financing via a construction loan and then a traditional mortgage once the home is completed), which could cost you thousands of dollars; ability to lock in your interest rate upfront so your permanent rate is protected; and only one appraisal process is required. These advantages along with several other beneficial features is why Comerio Homes established our preferred construction-to-perm lenders for our build job buyers, providing you with an option that can help save you time and money.

Preferred Lenders

Organization	Lender Name	Phone Number	Email Address	Website
Union Home Mortgage	Brad Pointer	Office: (913) 318-5964 Mobile: (816) 935-3782	bpointer@uhm.com	uhm.com
Waterstone Mortgage	Dale Falck	Office: (816) 477-3270 Mobile: (816) 719-3146	dfalck@waterstonemortgage.com	dalefalck.com
Capitol Federal	Rachel French	Office: (913) 652-2257 Mobile: (913) 645-6123	rfrench@cspfed.com	capfed.com
Guardian Mortgage	Dustin Lentz	Mobile: (913) 406-0894	dustinlantz@gmc-inc.com	guardianmortgageonline.com
Fairway Mortgage	Matt Devine	Mobile: (913) 235-2597	matt.devine@fairwaymc.com	fairwaywahomeloans.com

Disclaimer: Comerio Homes is not a lender and does not accept loan applications, make loans, or any credit or qualifying decisions. Terms and information subject to change from lender.

VA LOANS

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For our buyers who are current or veteran service members, as well as eligible spouses, Comerio Homes has established preferred lenders who offer VA loans which provide tremendous advantages that enable homeownership for the men and women who have served our country in the U.S. military. Since these loans are partially insured by the U.S. Department of Veteran Affairs, they offer unique benefits including up to 100% financing and easier qualification requirements. All of our preferred lenders listed below offer VA loans to qualifying borrowers, which provide several beneficial features, including: no down payment or mortgage insurance required; lower rates which can save you a significant amount of money over the life of your mortgage and make it easier for you to qualify for a loan and secure financing for your dream home; limited closing costs; and the option for the loan to be assumed by subsequent buyers of your home. VA loans are especially popular due to their attractive features like the one's listed herein, which is why Comerio Homes established our preferred lenders who offer VA loans, to provide you with an easier pathway to homeownership and to make your dream of owning a home a reality.

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Waterstone Mortgage	Dale Falck	Office: (816) 477-3270 Mobile: (816) 719-3146	dfalck@waterstonemortgage.com	dalefalck.com
Gateway Mortgage	Bruce Coffin	Mobile: (913) 961-0535	bruce.coffin@gateway.com	gatewayfirst.com/Bruce-coffin
Fairway Mortgage	Matt Devine	Mobile: (913) 235-2597	matt.devine@fairwaymc.com	fairwaywahomeloans.com

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USDA LOANS

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For buyers who are looking to buy a Comerio Home in a rural area, Comerio Homes has established preferred lenders who provide USDA loans which will help make your dream of homeownership a reality. The USDA loan program is designed to aid those looking to buy homes in rural areas or areas outside of Metro regions. The program offers a 0% down payment and allows gifts funds, which can also be used as all or a portion of the down payment. All of our preferred lenders listed below are USDA approved and backed by the United States Department of Agriculture. USDA loans provide several advantages, including: low interest rates which can save you a significant amount of money over the life of your mortgage and make it easier for borrowers to qualify for a loan and secure financing for their dream home; the ability to take advantage of the existing loan terms; and potentially save on closing costs. USDA loans are especially popular due to their attractive features like 0% down payment, competitive interest rates, and the option to finance closing costs. This is why Comerio Homes established our preferred USDA approved lenders for our buyers, providing you with a pathway to homeownership in rural areas.

Preferred Lenders

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Waterstone Mortgage	Dale Falck	Office: (816) 477-3270 Mobile: (816) 719-3146	dfalck@waterstonemortgage.com	dalefalck.com
Gateway Mortgage	Bruce Coffin	Mobile: (913) 961-0535	bruce.coffin@gateway.com	gatewayfirst.com/Bruce-coffin
Fairway Mortgage	Matt Devine	Mobile: (913) 235-2597	matt.devine@fairwaymc.com	fairwaywahomeloans.com

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