

# Borrower Value Cheat Sheet

Revolution  
MORTGAGE

- ★ **SIMPLIFIED FINANCING:** Combines construction and permanent financing into one loan, reducing paperwork and making the process more efficient.
- ★ **SET CLOSING COSTS:** Offers the advantage of a single closing event, which may save on costs compared to traditional loans with multiple closings.
- ★ **RATE LOCK FEATURE:** Allows for an interest rate to be set at the beginning, guarding against possible rate increases during construction.
- ★ **NO RE-QUALIFYING:** Approval of the loan negates the need for further qualification for a mortgage after construction, providing stability.
- ★ **BUDGET CLARITY:** Setting the loan amount upfront gives borrowers a complete view of their budget for construction and the mortgage.
- ★ **RISK REDUCTION OF NON-APPROVAL:** Removes concerns over qualifying for permanent financing post-construction.
- ★ **CUSTOMIZATION OPPORTUNITIES:** Allows borrowers to construct a home that meets their preferences.
- ★ **DOWN PAYMENT OPTIONS:** Often includes down payment choices that may be more accessible to various borrowers.
- ★ **INTEREST SAVINGS:** Can result in less interest paid compared to separate construction and permanent loans.
- ★ **EFFICIENT FUND DISBURSEMENT:** Makes the process of releasing funds to the builder during construction more straightforward.



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- ★ **BUDGET MANAGEMENT:** A consolidated loan simplifies financial oversight during the construction period.
- ★ **HOME EQUITY GROWTH:** As the home is built, borrowers may begin accumulating equity.
- ★ **PAYMENT FLEXIBILITY:** Some loan agreements may not require payments during construction.
- ★ **MARKET RATE PROTECTION:** Setting rates early can offer a safeguard against fluctuations in the market during construction.
- ★ **CASH FLOW MANAGEMENT:** Known costs and payment timelines aid in cash flow planning.
- ★ **SINGLE APPRAISAL REQUIREMENT:** Only one appraisal necessary for the entire process, which may reduce time and expenses.
- ★ **FINANCIAL PLANNING ASSISTANCE:** Supports improved financial planning with established mortgage payments after construction.
- ★ **LOAN TERM OPPORTUNITIES:** Negotiating upfront may result in securing favorable loan terms.
- ★ **TRANSITION RISK REDUCTION:** Decreases the risk linked to the change from a construction loan to a permanent loan.
- ★ **CONVENIENCE:** Generally provides a more streamlined and secure financing experience during home building.



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