



George Mason Mortgage, LLC

Christian Hartung, Senior Vice President

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Program highlights: Highly customized C/P approach. Twelve-month term with two six-month extension options available – up to 24 months total. Interest only payments with no mortgage insurance or tax/insurance escrows collected. Local processing, underwriting, closing and servicing teams. Dedicated construction draw administration department.

BB&T

Steve Peranski, Vice President

(703) 383-5005 (office)

(703) 477-8383 (cell)

speranski@bbandt.com

Program highlights: With a BB&T Construction-to-Permanent loan — one loan with one set of closing costs covers you all the way from the construction phase through modification to a permanent home loan. NO prepayment penalties, interest only during construction. As one of the nation's leading construction lenders, BB&T Home Mortgage offers a variety of loan programs, including fixed and adjustable rate home loan options. To be pre-approved, please go to www.bbt.com/speranski.

Eagle Bank

Gary Athey, Senior Mortgage Banker

301-455-5626 (Cell)

Program highlights: Interest Only Payments during Construction Phase, Flexible Draw Schedules that meet needs of Home Buyer. Lower Down Payment requirements with Lot Equity and loan structure. Portfolio Loans that allow for flexible underwriting with local bank.