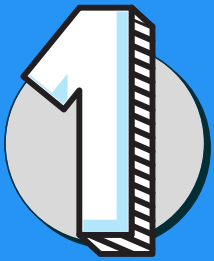




6 Steps To Construction

Site Selection



If you have not already selected and purchased your lot, location is one of the most important factors to consider. There are realtors who specialize in finished lots as well as developers who sell finished lots. Many builders also have lots in inventory. A current survey of the property indicating all easements and rights of way will be required for closing.

Planning Meeting



Building the custom home begins several months before you break ground. You may start by meeting with a builder or architect. Many builders have architects on staff or certain architects they regularly work with. Keep in mind that each plays an integral role in the process and will work together to help make your vision a reality.

Meet With The Broker



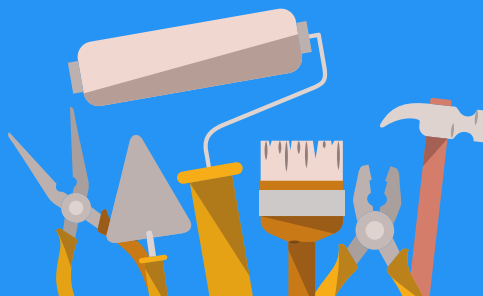
It's never too early to meet with your construction lender. A construction lending specialist can help in planning for your future investment. That's where we come in. At NorthPort, we're obsessed with a transparent experience and have the team and resources you need to avoid making costly loan mistakes throughout this process.

Loan Closing



You must have an adequate down payment or equity at the time of closing. Equity is defined as cash paid towards the lot or construction costs, both hard and soft.

Construction



Move In!



Once construction is complete you may move in. If your home is completed early you may opt to continue making interest-only payments through the end of the construction period, or you may modify your loan to begin making permanent loan payments.