



# READY TO BUILD YOUR DREAM HOME?

START WITH A DREAM LOAN.

GET A CONSTRUCTION LOAN RATE AS LOW AS

**3.89% / 4.831% APR\***

Your construction loan payments will be for monthly interest on the amount of what you draw on your loan only. Your payment amount does not include real estate taxes and homeowner's insurance premiums which you must pay in addition to your loan payment. At the end of the 12-month term, you will have one final balloon payment due for the outstanding principal balance.

\*APR = Annual Percentage Rate. APR is based on an example loan amount of \$525,000 for 12 months and a 20% down payment. The special Construction Loan rate is for primary residences and is subject to underwriting approval. Rate will be higher without a payroll or Social Security direct deposit to an active Lake Ridge Bank Checking account. Rate, terms or conditions of the loan can change without notice.

Apply today at [www.lakeridge.bank/build](http://www.lakeridge.bank/build) or call us at **(608) 223-3000**

