

## Found the perfect lot? We've got the perfect mortgage to make it a home.

Thinking of building a home? With the Charter One Construction-to-Permanent Mortgage Loan, you can start putting your plans into action. This special program lets you secure both the construction and permanent financing for your new home in one process through one closing.

Available with owner-occupied and second home/vacation properties, the Construction-to-Permanent Mortgage Loan lets you —

- Take up to 12 months of interest-only financing during the construction period.
- Choose from a variety of mortgage programs, including fixed- and adjustable-rate and interest-only mortgages for the permanent mortgage.
- Lock in your permanent loan rate at application.
- Tear down and renovate an existing home if you choose.
- Access lot financing if needed or build a home on your own lot.
- Borrow up to \$1 million or more.


### We're ready to move for you.

The Construction-to-Permanent Mortgage Loan is just one of the many home financing solutions Charter One can offer you. Count on us to keep you informed every step of the way, and of course, to close your loan on time — with no surprises!

*For more information,  
please call me today.*



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Mortgages are originated through Charter One Mortgage Corp., a subsidiary of Charter One Bank, N.A. in the name of Charter One Bank. Charter One Bank is a subsidiary of the Citizens Financial Group. All accounts and loans are subject to individual approval.  Equal Housing Lender.



**Charter One**  
Not your typical bank.®