



**FIRST COAST NEW HOME
BUYING EXPO**

What you need to know before you buy or sell a Home



Financing Your NEW Home



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I. How do you get started?

- 1. Application Process**
- 2. Pre-approval vs. Prequalification**



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II. What happens to my loan during construction?

1. 2 types of construction loans

a. Construction to Permanent Financing

b. End Loan

2. Long term lock-in programs



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III. What are the advantages of “To Be Built” homes?

- 1. More time to sell your existing home**
- 2. More time to save \$\$ for closing**



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IV. Frequently asked questions when purchasing new construction:

- 1. What does “All Closing Costs Paid” really mean?**
- 2. What do I do if my home is not sold prior to the completion of my new home?**