

If You've Got the Plans, We've Got the Money!



Sandy Spring Mortgage has been making dreams of home ownership a reality for over 135 years. We offer competitive rates, fast approvals, and outstanding service. That's The Difference at Sandy Spring Mortgage.

For More Information
About Our Construction
Loans, Please Contact:

Scott Shelton

Mortgage Banker

Direct 703-319-9520

scshelton@sandyspringbank.com



Experience The Difference.

www.sandyspringmortgage.com/name



Construction Loan Program Features

- In-house approval of project, builder and borrower.
- Dedicated construction loan processing and underwriting staff.
- Quick review and funding of draw requests.
- Flexible terms, LTV requirements, and draw schedules to meet a wide variety of borrowers' needs.
- Interest only during the construction phase.
- One-time closing and simple modification to save money on settlement charges.
- A wide variety of permanent loan options available at completion.

The Construction Loan Process

First, contact your Sandy Spring Mortgage Banker for assistance with the application process. If you haven't found a lot yet, we can provide you with a list of realtors in your area. If you already have a lot, we can either provide you with a list of our pre-approved builders or work on adding your preferred builder to our list.

Once you have a lot and a builder selected, we'll help you get your project financed. The approval process will include a review of your financial condition and the feasibility of the construction project. Upon approval, you can schedule your settlement. After settlement, the construction funds will be available so your builder can begin construction.

YOUR COMMUNITY REAL ESTATE LENDER



The Mortgage Bankers of Sandy Spring Mortgage are ready to assist you with all of your real estate financing needs. As part of Sandy Spring Bank, a strong local community bank, we are able to offer both portfolio and secondary market mortgage programs. This mix of local and national resources and outstanding service is what sets us apart from other lenders in the area.

Delivering Superior Mortgage Banking Service

Our national secondary market relationships allow us to provide a wide variety of loan programs from traditional conforming loans to the more aggressive government loans including both FHA and VA. We make loans for all income levels and for all types of residential properties. Whether for purchase or refinance, new construction or renovation, we have the loan program that's right for you.

A unique feature of our organization is that we offer direct portfolio lending. This allows us to provide loan programs other lenders don't offer such as construction, home renovation, and blanket collateral loans. We can also make residential mortgage loans that require non-standard titling such as family trusts and family LLC's.

As a member of the Sandy Spring Bank family we have access to many other financial services for our clients in addition to mortgage products. We're not just mortgage bankers – we're business and consumer bankers as well. Our goal is to deliver superior mortgage banking service, just as Sandy Spring Bank delivers superior community banking service.

All of our employees live and work in the local community. All underwriting, processing and closing is performed in our local offices, in the communities we serve. And we know and understand the local real estate market and real estate professionals.

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