



Special Financing .50% Discount from the 30-Year Fixed Rate

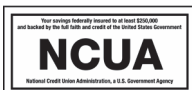
Construction and Move-In Loans

Our construction-to-permanent loan program allows you to combine your construction and permanent mortgage into one loan.

Best of all, you will save time and money with just one closing and one set of closing costs. Make interest-only payments during the construction phase. You will also benefit by being able to lock in your permanent mortgage interest rate before construction begins, giving you added protection against rising rates.

Offer available only on certain inventory homes that contract after (February 1, 2024) and close by (May 1, 2024)

For more information: mortgage@cardinalcu.com | 440.266.2200-option 4



Offer available only on certain inventory homes that contract after (February 1, 2024) and close by (May 1, 2024). Construction is estimated to be completed within fifteen months. Contact our Mortgage Department for more information. Offer, if any, may vary locally, is unavailable in all communities, and is subject to specific terms, conditions, and restrictions. See the Sales team in your desired community for specific details. Buyers are not required to finance through the seller's affiliate Cardinal Credit Union (NMLS 536937).

However, the rate is based on participation in the Affiliate Incentive Program, which includes financing the mortgage loan through Cardinal Credit Union, Inc. and the property built by Skoda Construction, Inc. The sales price is \$500,000, with a loan amount of \$400,000 with a minimum of 20% down payment, with no Private Mortgage Insurance required. Additional closing costs will apply—rate as of February 1, 2024, for a buyer with excellent credit and primary residence. The availability of the rate discount is limited and is on a first-come, first-serve basis. Some buyers may not qualify for this loan or this special financing. This offer is an example and may not be available in your area or for all homes. This offer may not be able to be combined with other offers or discounts. Rates, terms, conditions, and additional information are subject to change without notice, including market conditions and availability. Property must be purchased as a principal residence. Cardinal Credit Union is an Equal Opportunity Lender. Corporate address: 8500 Westport Dr. Mentor, OH 44060; (440) 266-2200-option 4. Licensed as <https://www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/536937> All loans are subject to loan qualification and underwriting

