



# PROFESSIONAL CONSULTING

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One Time Close Construction Financing Program

## Capital City Mortgage

610 Uptown Blvd Suite 2000  
Cedar Hill, Texas 75104

281-836-3029  
[www.capitalcitymtg.com](http://www.capitalcitymtg.com)

## Our Services

Capital City Mortgage provides One Time Close Construction Financing designed to assist with obtaining the interim construction loan as well as the permanent loan for homeowners building new construction for primary residences or for investors building for investment portfolios.

The OTC Loan Consulting process begins with 4 Phases of Services to assure the success of the owner's greater objective.

### Phase 1 Initial Loan Application-Pre Approval

- ❖ \*Initial Loan Application Completed and Reviewed
- ❖ Personal Financial Analysis-Review of Income, Credit and Assets
  - ❖ \*Personal Credit Report-Credit Analysis
- ❖ \*Determination of Minimum Credit Score Requirement Met or Recommendations
  - ❖ Loan Application Pre-Approval Completed

### Phase 2 Loan Product Determination

- ❖ \*Loan Product Analysis and Review
- ❖ \*Determination of Best Product Based on Loan Request
- ❖ \*Analysis of Eligibility for One Time Close Conventional (680+min to 700+)
  - ❖ FHA/VA Loan 620+ Credit Scores
  - ❖ Product Pre-Approval Determination

### Phase 3 Project Approval Process

- ❖ Land Acquisition Review/ARV Review
  - ❖ Review of Plans and Specifications
    - ❖ \*Budget Review and Analysis
- ❖ Purchase Contract Review/Builder Contract Review
- ❖ Assure property is Free and Clear of liens, judgements and payoffs are obtained.
  - ❖ Obtain all Insurances required for project to include Homeowners and Builders Risk Policies

### Phase 4 Builder Approval Process

- ❖ Obtain Builder Approval for your selected General Contractor.
  - ❖ Obtain Builder Documents Required by Lender
- ❖ Review Builder and Borrower Contracts to Ensure Compliance with Lender Requirements
  - ❖ Manage the process to close of escrow for One Time Close

This agreement made between \_\_\_\_\_ (the "Borrower") and Corporate Capital LLC ("the Consultant") with mailing address of 610 Uptown Blvd Cedar Hill, Texas 75104.

**Property Address:** \_\_\_\_\_

**II. Consultant Fees.** The Borrower hereby agrees to pay the following Consultant fees:

- **Initial Fee.** An initial processing fee of **\$1995.00** is due to the Consultant from the Borrower for services performed in accordance with this Agreement.
- **Phase 1 Initial Loan Application-Pre-Approval**
- **Phase 2 Loan Product Determination**
- **Phase 3 Project Approval Process**
- **Phase 4 Builder Approval Process**

**III. Lender Fees.** The Borrower understands that the lender may require a cash deposit prior to issuance and acceptance of a loan commitment. Any such deposits will be collected and retained by the lender, subject to the lender's policies and procedures.

**IV. Financing is not guaranteed.** The Borrower understands and agrees that this Agreement is not a guarantee and that the proposed financing may not be successfully completed. If acceptable financing cannot be obtained, the Consultant's obligation shall be limited to advising the Borrower that the Consultant is unable to procure the proposed financing.

**V. Information for Borrower.** The Borrower agrees to provide any requested information and to execute and deliver the appropriate completed forms that may be customarily required to secure financing on the Property.

**VI. Term of this Agreement.** The term of this Agreement shall remain in full force and effect for 90 days from the date of its execution OR until a successful loan is made with "the Lender" OR refusal of its offer. This Agreement may be modified or canceled upon written notice. This agreement constitutes an entire understanding and cannot be modified unless agreed to in writing and signed by all parties. This agreement is binding on the parties aforementioned, their heirs and assigns and all others succeeding in the interest to any party either directly or indirectly.

Agreed to by:

\_\_\_\_\_ Borrower Date \_\_\_\_\_

\_\_\_\_\_ Borrower Date \_\_\_\_\_

Digitally Signed by the Consultant: \_\_\_\_\_ Date \_\_\_\_\_