



# Construction/Perm Loan

Since  
1974

A construction-to-permanent (C-to-P) loan combines the financing for building a home with a long-term mortgage into a single loan. This "one-time close" process can simplify financing for a new home, as it eliminates the need to apply for a separate mortgage once construction is complete.

How a construction-to-permanent loan works

A C-to-P loan has two main phases:

**Construction phase:** During this initial phase, the lender disburses funds in stages, known as "draws," to cover costs as the home is being built. Borrowers typically only pay interest on the money that has been drawn. The interest rate is often locked in at the time of the single closing.

**Permanent phase:** Once construction is complete and the final inspection is passed, the loan automatically converts into a standard mortgage with a term of 15 to 30 years. At this point, the borrower begins making regular principal and interest payments.



Front Elevation



Floor Plan



Custom Homes



**\$559,000**

**863.287.5981**



# Preferred Mortgage Lender

Since  
1974

A preferred lender is a mortgage provider that partners with a residential builder or real estate agent. These lenders offer incentives to buyers for using their services, while also providing a streamlined financing process for the partner. In return, the builder or agent refers clients to the preferred lender.

**Advantages of using a preferred lender**

**Incentives:** Builders often offer perks like closing cost credits, free upgrades, or a price reduction on the home to encourage buyers to use their preferred lender.

**Streamlined process:** Since the lender and builder have an established relationship, communication is typically smoother. The lender is familiar with the builder's process, construction schedule, and contract, which can lead to a more efficient and timely closing.

**Expertise:** The lender may have more experience with the specific type of financing needed for a newly constructed home, which can help navigate any potential issues that may arise.



## On Your Lot

# Homes \$190s

**863.287.5981**



# MRC No One Beats My Price, Quality, and Features

Since  
1974

No One Beats My Price,  
Quality, and Features

Let's Make  
a Deal



# BUY NOW!



# Preferred Mortgage Company

Since  
1974

<https://www.waterstonemortgage.com/originators/wanda-gutierrez>

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## Wanda Gutierrez

Wanda's high integrity, passion, accountability and deep commitment to excellence have been the cornerstone of her 20+ years as a loan consultant. She has extensive experience, particularly with first-time homebuyers and thus understands their desire to feel at ease with the intricacies of the mortgage process. Wanda firmly believes in establishing relationships with her borrowers by keeping them informed throughout the loan process, as well as maintaining contact with them after their closing. Her borrowers seek her out whenever they wish to finance again and are eager to refer her to anyone wishing to purchase or refinance a home.

Wanda is fully bilingual (Spanish) and has a bachelor's degree from Rollins College in organizational communications with a minor in business/marketing. Her education certainly does not stop there, evidenced by her ongoing efforts to stay on top of the ever-changing mortgage business through attention to the issues that impact the financial markets and ongoing formal training.

## What are People Saying about my team?

Wanda Gutierrez Fue la persona que trabajo mi caso. Es la mejor y si te dice que va a conseguir la aprobación te la consigue.... Solo confia en ella y has lo que te pide. Recomendada al

Zoan Delgado Melendez

Nosotros felices en nuestro nuevo hogar, gracias a Dios y a ustedes. Queremos expresarles nuevamente lo agradecidos que estamos de ustedes.  
"Gracias Wanda Gutierrez, eres excelente en todo lo que haces, conoces de necesidades en el próximo".

Carmen and Deudi

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Zoan Delgado Melendez

Thank you for choosing Wanda at Waterstone Mortgage! We are privileged to be a part of your journey to homeownership.  
Waterstone Element - Powered by Waterstone Mortgage

To start the application process, you will be redirected to our borrower platform, Element.

From Element you will be asked to register for an account if you do not have one. This helps to ensure that your information is secure during the application process. Creating an Element account will:

Allow you to complete the mortgage application online  
Provide you with easy access to your loan information