



# LAND IN LIEU

**YOUR LAND = YOUR DOWN PAYMENT**

- ◆ 100% of the land value can be used as down payment
- ◆ 30 year terms available for qualifying 680+ credit score customers
- ◆ Zero down for qualifying 750+ credit score customers
- ◆ 20% down options available (cash or land value) for qualifying sub 575 credit score customers
- ◆ Most fees and closing costs can be financed into the loan
- ◆ Improvements such as a well and septic system can be financed into the loan, reducing money spent out of pocket
- ◆ Dedicated representatives to ensure a fast, efficient loan process
- ◆ A one-time close keeps closing costs to a minimum
- ◆ Never a pre-payment penalty
- ◆ No Private Mortgage Insurance (PMI)
- ◆ No appraisal required for eligible loan transactions
- ◆ Surveys or permanent foundations are not typically required

**Have questions or need more information?**

Speak with our Credit team today!

833-809-3056 | [www.21stmortgage.com](http://www.21stmortgage.com)



**Subject to credit approval. 30-year term is 360 monthly fixed rate payments.**

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