



## A positive difference...

The devastating fires in October of 2017 destroyed 5% of local housing and many businesses. Poppy Bank is committed to do our part to help rebuild the North Bay. Whether you lost your own home or own an investment property, we have financing for you. Tina Sweet is Poppy's dedicated representative to help you every step of the way.



438 First Street, Santa Rosa, CA 95401  
TEL 707 636 9000 | [www.poppy.bank](http://www.poppy.bank)



## Get Started Today

### The Process

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- Call Tina Sweet (NMLS 1046876) at (707) 636-9076 for an appointment and to answer all of your questions.
- Complete the loan application and provide required documents for loan approval.
- Poppy Bank will provide a Loan Estimate showing terms, payments and total cost.
- Tina will keep you informed at each stage of the process and assist with contractor communication.
- Have a pre-loan closing call to review final loan terms and Closing Disclosures.
- Attend loan closing meeting to sign final documents.

## Owner Occupied Financing

### Construction Financing

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- Construction phase interest only payments
- Construction phases from 9-24 months
- 75% Maximum Loan to Value
- Loan amounts up to \$650,000

### Permanent Financing

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Upon completion, the construction period automatically converts to permanent loan terms, eliminating the need to secure new financing.

- Fixed interest rate, fully amortized over 30 years.
- No loan fees for permanent financing.
- No prepayment penalty should you decide to later refinance your loan.

## We Care

*Making a positive experience  
in the communities we serve.*

## Investor Financing

### Construction Financing

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- Construction phase interest only payments
- Construction phases from 9-24 months
- 70% Maximum Loan to Value
- Loan amounts up to \$650,000

### Permanent Financing

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- Fixed interest rate, fully amortized over 30 years.
- No loan fees for permanent financing.
- No prepayment penalty should you decide to later refinance your loan.

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**Local financing and fast approval.**

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**Streamlined funding program that quickly processes your draw requests.**

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**Single closing for both the construction and permanent phases of the project.**

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