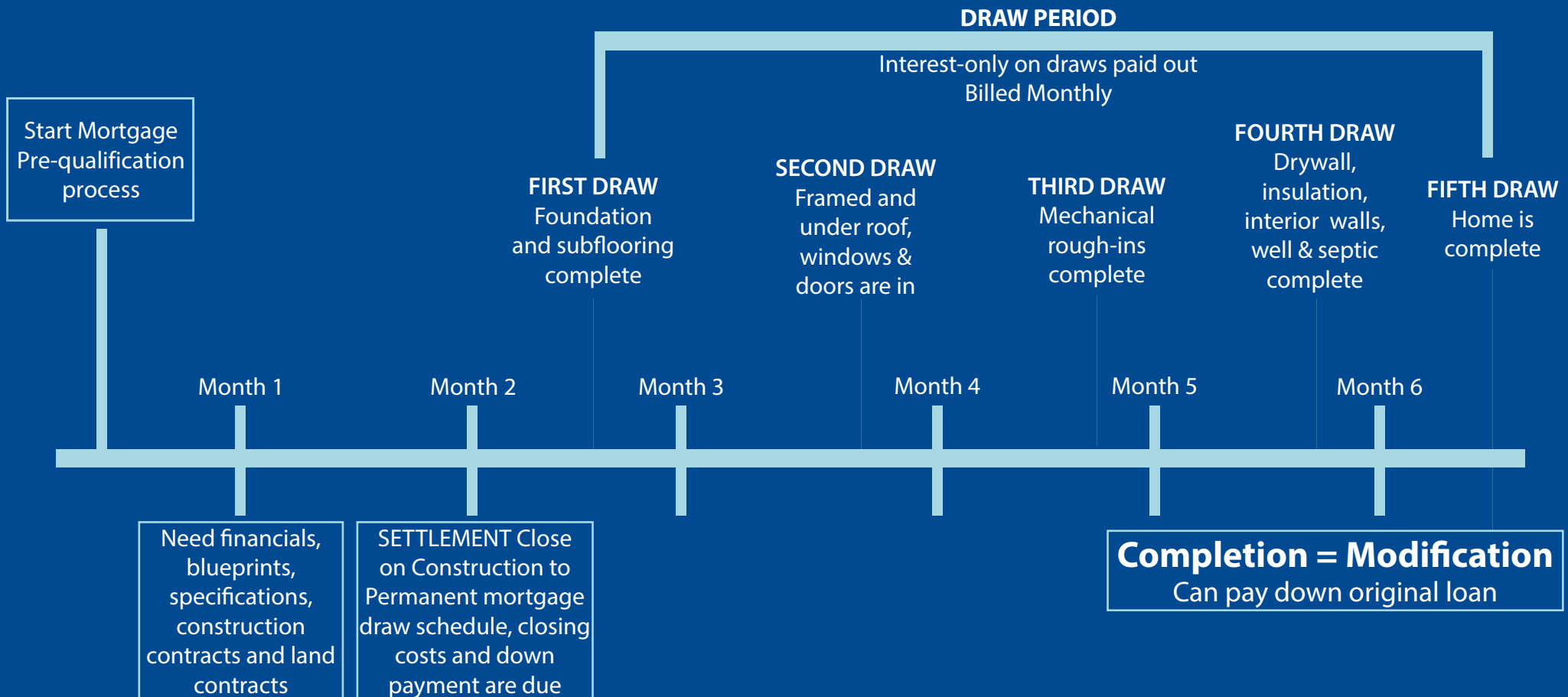


# Construction to Permanent Mortgage Timeline



NOTE: Rate Locks/caps available from 4 months to 9 months as needed.  
An understanding of the process and mutual cooperation will ensure a smooth home construction process.



Ephrata National Bank

