FIRST BANK

Construction Loans

From your lot purchase to move in, First Bank has you covered.

We can lead you through the whole loan process, application to closing, and answer any questions you might have about the specifics of the program, how much is needed for closing or your down payment, current rates, and more. Call your local dream makers today!



AMANDA COMBS

MORTGAGE LOAN ORIGINATOR

NMLS 618307

acombs@localfirstbank.com

Phone 828-250-7026



Take Your Time: Build Your Home

Get construction loan financing for up to 12 months with the ability to convert to a permanent loan, with no pre-payment penalties.



One Set Of Closing Costs For Both Steps

This end-to-end arrangement means you can enjoy a fixed rate during construction, then convert to your permanent loan, all with one set of closing costs.



Conventional Loans

A variety of permanent loan options are available including adjustable-or fixed-rate mortgages.

To learn more about mortgage services, visit