Financing New Construction

Builder homes play by slightly different rules.

BUILDER LENDERS AND INCENTIVES

Builders often dangle credits for using their in house lender. Take the incentive seriously, but get an outside quote too: sometimes the incentive is real, sometimes it is baked into the price.

THE LONG ESCROW

Homes under construction can take months to finish. Ask about extended rate locks with float down protection so a market move mid build does not wreck your budget.

YOUR OWN REPRESENTATION

The friendly sales office works for the builder. Bring your own agent from the first visit, and get an independent inspection even on brand new homes. New does not mean flawless.

NEW BUILD PLAYBOOK

- **Compare builder lender vs outside, in writing**
- **Ask about extended locks with float down**
- **Bring your own agent from visit one**
- **Independent inspection, even on new homes**
- **Negotiate credits, upgrades, and closing costs**

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Scan to compare a builder lender quote, free