

**2023 MLTA Fall Education Seminar • Nov. 3-4**  
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**ALL IN ONE CONSTRUCTION LOANS**

This presentation covers topics that are relevant to the title insurance industry with respect to All In One Construction Loans. We will discuss benefits of this loan type, builder and borrower requirements, and the process from beginning to end. This presentation will help title officers determine potential endorsement requirements and understand the overall All In One product.

Introduction

- What is an All In One Construction Loan?
  - o Eligible Occupancy Types
  
  
  
  
  
  
  - o Construction Term & Principal and Interest Home Loan Phase
  
  
  
  
  
  
  
  - o ARM Options
  
  
  
  
  
  
  
  
  
- Benefits of AIO versus Temporary Construction Loan

Builder/Project Approval

- Required Builder Documents/References

## Borrower/Loan Approval

- Credit Requirements
  
  
  
  
  
  
  
  
  
  
- Down Payment Requirements

## Cost Breakdown/Draw Process

- Communication between Builder, Borrower, and Lender
  
  
  
  
  
  
  
  
  
  
- Contingency Requirements

## Question & Answer