

PRESIDENTIAL BANK MORTGAGE



# PBM BUILDER EXPERIENCE

# **EMPOWERING**

**Builders with Confident Closings**

# WELCOME

Experience the Presidential Bank Mortgage (PBM) Builder Concierge Service, designed exclusively for builders. As a trusted partner in the communities we serve, we are dedicated to delivering a seamless and personalized mortgage journey that empowers both you and your buyers.

Our Builder Experience Program offers customized mortgage solutions, diverse financing options, and dedicated support to ensure your buyers are well-qualified and ready to close. We understand the unique needs of builders and work closely with you to enhance the customer experience, providing confidence and security at every stage.

With our expertise and comprehensive approach, you can trust that your homes will be purchased by the right buyers, with a smooth and efficient process from start to finish.

## **I'm John: Your New Construction Lending Expert**

With more than 30 years in mortgage lending and serving as a Senior Loan Officer with Presidential Bank Mortgage since 2009, I bring deep experience and steady guidance to clients exploring construction financing. I work closely with borrowers looking to build their homes—helping them understand construction loan options, timelines, and budgeting considerations while navigating the complexities that come with financing a new build. I believe thoughtful planning and clear expectations are key to a smooth construction lending experience.

**Why Choose Me?** My approach is built on clear communication, realistic expectations, and personalized guidance throughout the entire build process. I take time to listen to your goals and design a financing plan that supports both the construction phase and your long-term homeownership success. With decades of lending experience and a commitment to responsive service, I help make construction financing feel organized, transparent, and far less stressful—from groundbreaking to move-in day.



**Let's build thriving communities  
and enduring legacies together.**

*John Melnick*

Sr Loan Officer | NMLS 527960

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**PRESIDENTIAL BANK MORTGAGE**



# MORTGAGE PRODUCTS

**Presidential Bank Mortgage** is dedicated to innovation and flexibility, offering a unique portfolio of products tailored to meet the needs of diverse buyers in your market. Because we are a bank, we have access to an extensive range of loan products, ensuring you can connect with a wide variety of qualified qualified buyers, enhancing your home-selling potential.

**Our goal is to give you the confidence that your buyers are well-qualified and financially ready to purchase **YOUR** homes.**



## Conforming & High Balance Products

- Fannie Mae
- Freddie Mac
- 97% LTV Options
- HomeReady®/HomePossible®
- HomeStyle®/ChoiceRenovation®
- High Balance & Jumbo Loans



## Government Loan Products

- VA Loans
- FHA Loans
- USDA Loans
- State Programs



## Non-Conforming Jumbo & Non-QM Products

- Non-Warrantable Condo Financing
- Bank Statement/1099 Program
- Jumbo I/O Options
- Asset Depletion Program
- Foreign Nationals
- DSCR
- Temporary Rate Buydowns (3/2/1, 2/1, 1/1 and 1/0)



## Portfolio & Niche Products

- 7/1 Adjustable Rate Mortgage (ARM)
- Home Equity Line of Credit (HELOC)
- Bridge HELOC
- Down Payment Assistance (DPA)
- FHLBank Atlanta Grant Programs
- HELOC Bridge Program
- Piggyback & Standalone Seconds
- Construction & Rehab Programs
- Lot Loans

# CONSTRUCTION PERM LOANS

We recognize the unique needs of builders and are committed to offering as much value as possible to support your success. Our construction-to-perm product is specifically designed to streamline the building process and provide numerous benefits that ensure your projects run smoothly from start to finish.

**With our tailored solutions, you can focus on what you do best,  
BUILDING QUALITY HOMES  
while we take care of the financial details.**

With the PBM Builder Experience you will have access to our Construction to Perm product. We will handle the financing of this project so you can use your funds for more critical construction projects.

As a builder, **YOUR** qualities stand out through your commitment to excellence, innovation, and customer satisfaction.

**PBM** is committed to innovation, flexibility, and offering a unique portfolio of products getting **YOU** and the homebuyer to the closing.

## Construction Perm Loans

- 1x Close Construction-to-Perm
- Interest payments plus minimum principal payments during construction
- 90% maximum LTV
- 80% LTV for Second Home Available

## EXTENDED RATE LOCK OPTIONS

### OUR BUILDER APPROVAL PROCESS SETS US APART

#### Streamlined Approval

Our straightforward builder approval process uses common-sense criteria to expedite approvals.

#### Boosted Cash Flow

Free up funds for other projects, improving cash flow and allowing you to take on more work.

#### Pre-Approved Financing

Borrowers secure financing before construction, eliminating delays and ensuring funding.

#### In-House Draw Department

Our dedicated team ensures timely and efficient fund disbursements.

#### Expert Draw Inspectors

Experienced inspectors provide accurate assessments tailored to the construction process.



#### BUYER'S EDGE PROGRAM

With Buyer's Edge, you can build confidently, knowing your homes are in the hands of well-qualified buyers.

- **Pre-Approval:** Upfront credit approval so buyers can shop with a loan already secured.
- **Financial Consultation:** Personalized advice to help buyers understand their purchasing power.
- **Exclusive Financing:** Unique options to make home ownership more attainable.
- **Ongoing Support:** Continuous guidance for a smooth home buying experience.
- **Transparent Communication:** Clear updates throughout the building process, keeping everyone aligned.
- **Buyer Education:** Comprehensive resources to ensure clients make informed financial decisions.

Confidence in  
Well-Qualified  
Buyers for  
**YOUR**  
Homes

# DEDICATED

## Builder Support Team

At Presidential Bank Mortgage, our dedicated builder team goes above and beyond. Our PBM Loan Officers are trained in specialized loan products tailored to fit your needs.

**Trust us to support YOU  
every step of the way.**

Our commitment to excellence extends to our in-house processing and underwriting team.

With us, you can trust that your loan's status is continuously tracked and managed, providing you with regular updates throughout the entire process. We understand that new construction can be a lengthy endeavor, which is why we're dedicated to keeping you, the builder, and your buyers on track with their build. With our team of loan officers and efficient in-house processing, you can have peace of mind knowing that your loan is in capable hands, ensuring a smooth and timely closing.



# PBM TOUCH

We recognize the importance of effective marketing in the competitive builder market. **That's why our PBM Marketing Kit offers comprehensive support tailored specifically for builders.** From personalized brochures to dynamic social media campaigns, we're committed to helping you stand out and attract buyers to your properties.

With our marketing resources at your disposal, you can focus on what you do best – building exceptional homes.

## PBM MARKETING KIT

- Dedicated Marketing Team
- Product Flyers
- Custom Social Media Posts
- Custom Co-Branded Brochures
- Co-Branded Open House Flyers
- Co-Branded Single Property Sites
- Yards Signs
- Customized Engagement Strategy

The collage features several marketing assets:

- Brochure 1:** "Welcome TO YOUR FIRST HOME!" with a couple sitting on a sofa. It highlights "GRANTS UP TO \$12,500 TOWARD A NEW HOME" and lists benefits like Down Payment Assistance, Up to \$10,000 grant, \$1,000 borrower contribution, Owner Occupied Primary Residence for 5+ years, Low Interest Rates, Educational Resources, and Personalized Support.
- Brochure 2:** "3-2-1 Buydown Mortgage" featuring a house exterior and a table showing payment and savings details.
- Brochure 3:** "STUNNING NEW CONSTRUCTION" for 5812 Godwin Boulevard, Suffolk VA 23432, priced at \$400,000. It includes a table of monthly payments and total savings.
- Brochure 4:** "MOVE IN READY" for 5816 Godwin Boulevard, Suffolk VA 23432, priced at \$400,000. It features a house exterior and a description of the property.
- Social Media Post 1:** "Why let existing supply prevent you from owning your dream home when you can build it from scratch instead?!"
- Social Media Post 2:** "CAN'T FIND YOUR DREAM HOME? build it here" with a photo of a modern kitchen.
- Real Estate Listing Page:** A detailed listing for 5816 Godwin Boulevard, Suffolk VA 23432, priced at \$400,000. It includes a description of the home, a list of features (Square Feet: 2163, Bedrooms: 5, Year Built: 2023, Bathrooms: 3), and a "DESCRIPTION" section.
- Blog Post:** "New construction and first-time homeowners pair up big time" by Brittany N. Pacevi, dated 16 Mar 2021. The article discusses the benefits of new homes for first-time buyers and mentions that first-time home buyers now account for a whopping 43 percent of the new home market.

# BUILDER BENEFITS AND CONFIDENT CLOSINGS

As a builder, your top priority is finding well-qualified buyers for your homes. That's why we offer a range of products and programs designed specifically for your buyers, providing you with the security and confidence to close deals effectively. Our comprehensive approach ensures your homes are in the hands of qualified buyers, and our Buyer's Edge program is tailored to help clients afford the homes you build.



This comprehensive program includes:



## PRE-APPROVAL

Our upfront credit approval allows homebuyers to shop for a home with a loan already in-hand. Buyers receive pre-approval while shopping for a new construction home, streamlining the purchase process and giving them confidence in their financing.



## BUYERS EMAIL CAMPAIGNS

We keep buyers informed and engaged throughout the building process with regular email updates, ensuring transparency and maintaining excitement about their new home.



## TRANSPARENT COMMUNICATION

Transparent communication between the builder and buyer, guided by **PBM**, fosters alignment, trust, and efficiency. By keeping everyone informed, it enhances collaboration, accelerates progress, and creates a more enjoyable experience for all involved.



## BUYER EDUCATION

Comprehensive buyer education ensures clients understand the loan process and the importance of making sound financial decisions during the construction process.



**ELEVATE YOUR PROJECTS WITH  
PRESIDENTIAL BANK MORTGAGE  
LET'S CLOSE HOMES TOGETHER!**



*John Melnick*

Sr Loan Officer | NMLS 527960

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# EMPOWERING

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