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From vacant lot to your future home, we could help you along the way.

You've found the perfect lot to build your next home. We will help you explore financing options that might fit your needs. With competitive rates and step-by-step guidance, you could make your dream of homeownership a reality.

Lot loans*

Purchase a lot to build now or in the near future and get financing with no prepayment penalties.

Construction loans

Get financing that includes your construction loan and your mortgage – all in one. That's one closing and one set of fees. Plus, select from our 30-year fixed- or adjustable-rate construction loans.



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Call today to learn more.



* Standard maximum of ten acres; however parcels not exceeding twenty acres may be considered if typical for the area and supported by acceptable appraisal valuation. Lot loans are not intended for investment or speculation purposes. Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates and program terms are subject to change without notice. Visit usbank.com to learn more about U.S. Bank products and services. Mortgage, Home Equity and Credit products are offered by U.S. Bank National Association. Deposit products are offered by U.S. Bank National Association. Member FDIC. ©2018 U.S. Bank.