



site landscape plan for:
Verona Park
 Plymouth Township, Michigan

note
 preliminary concept plan for inspection purposes
 only and in no way official or approved for record
 purposes.

scale: 0' 15' 30' 60' 90'
 1" = 40' - 0"



scale:

client:
**CENTENNIAL
 HOME GROUP
 LLC**
 1465 Astell Drive, Suite G
 Troy, MI 48064

project:
VERONA PARK
 a planned cluster housing
 residential community

project location:
 Plymouth Township, MI
 Edinburgh Drive and
 Beck Road

sheet title:
**OVERALL GENERAL
 LANDSCAPE
 PLANTING VIEW**

job no./issue/revision date:
 LS18.025.04 color 4.2.2018

drawn by:
 JP
 checked by:
 FP
 date:

3-5-2018

notice:
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 considered herein as proprietary and are
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 the written permission of Fleno Pascal
 and Associates

Do Not scale drawings! Use
 figured dimensions only.



The location and character of existing
 conditions shown as shown on this
 drawing are only approximate. An accurate
 or other required as specified in order to
 completion of accuracy, cooperation shall be
 exclusively responsible for determining the
 exact location and character prior to the start
 of construction.

project no:
 LS18.025.03

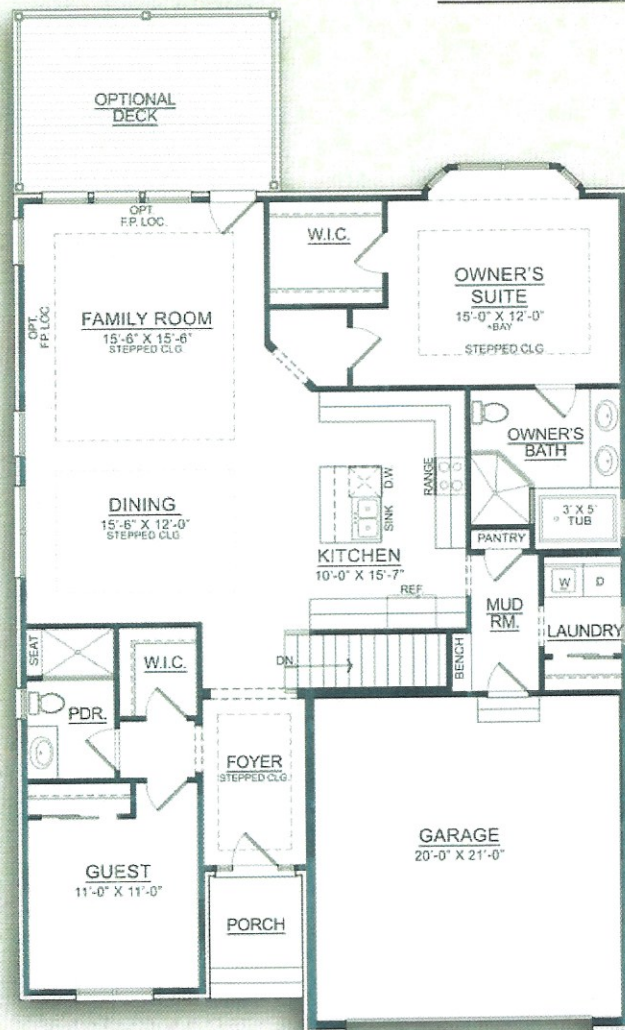
sheet no:
LS-1 of 2

Verona Park

Centennial Home Group



Front Elevation



First Floor Plan
Ranch

Floor Plan

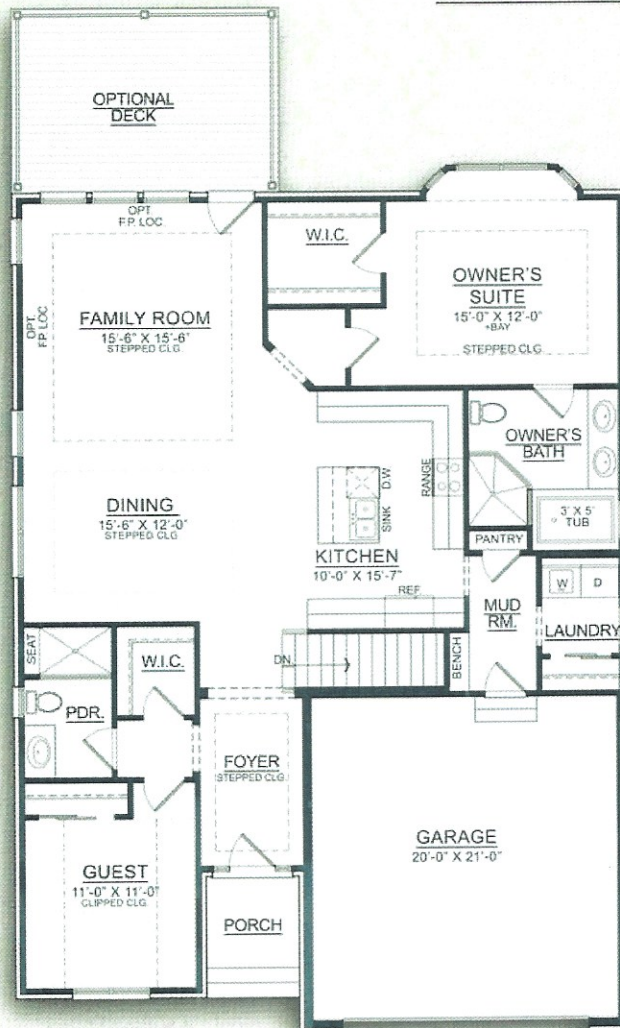
First Floor: 1,662 Square Feet

Verona Park

Centennial Home Group



Front Elevation



First Floor Plan
Ranch

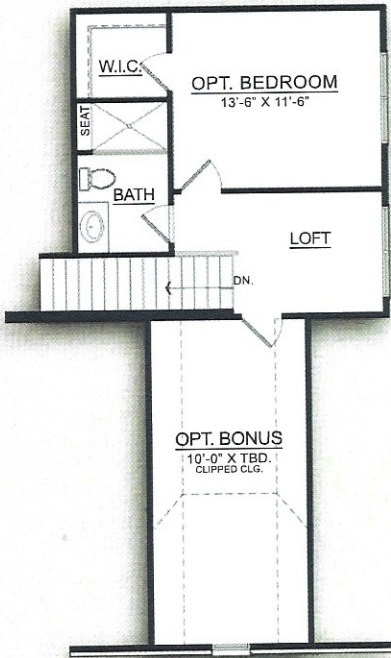
Floor Plan
First Floor: 1,662 Square Feet

Verona Park

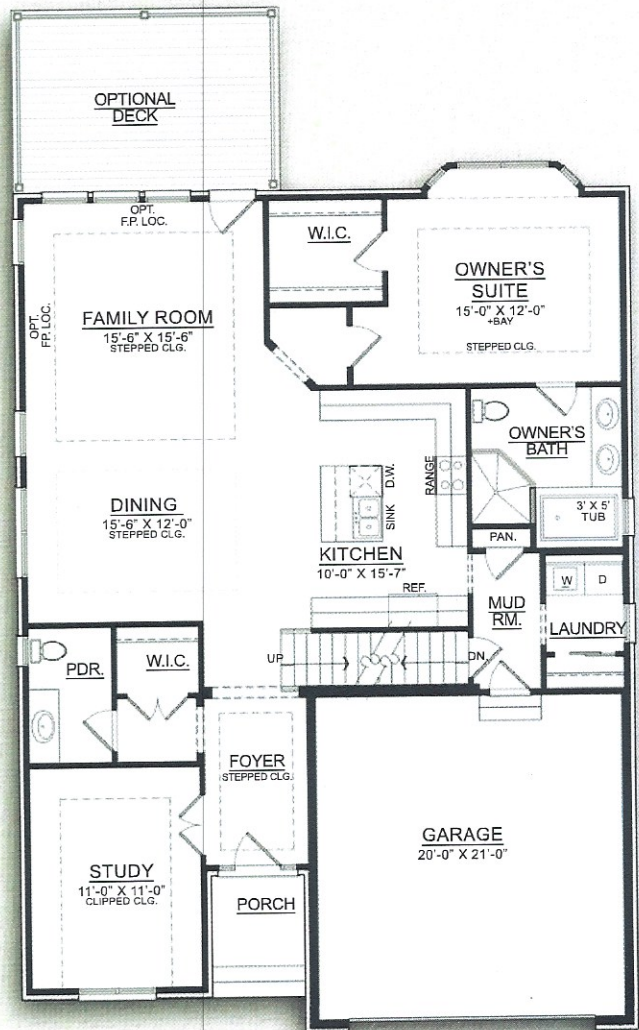
Centennial Home Group



Front Elevation



Second Floor Plan



First Floor Plan

1.5 Story Plan

First Floor: 1,662 Square Feet

Second Floor: 375 Square Feet

Total: 2,037 Square Feet

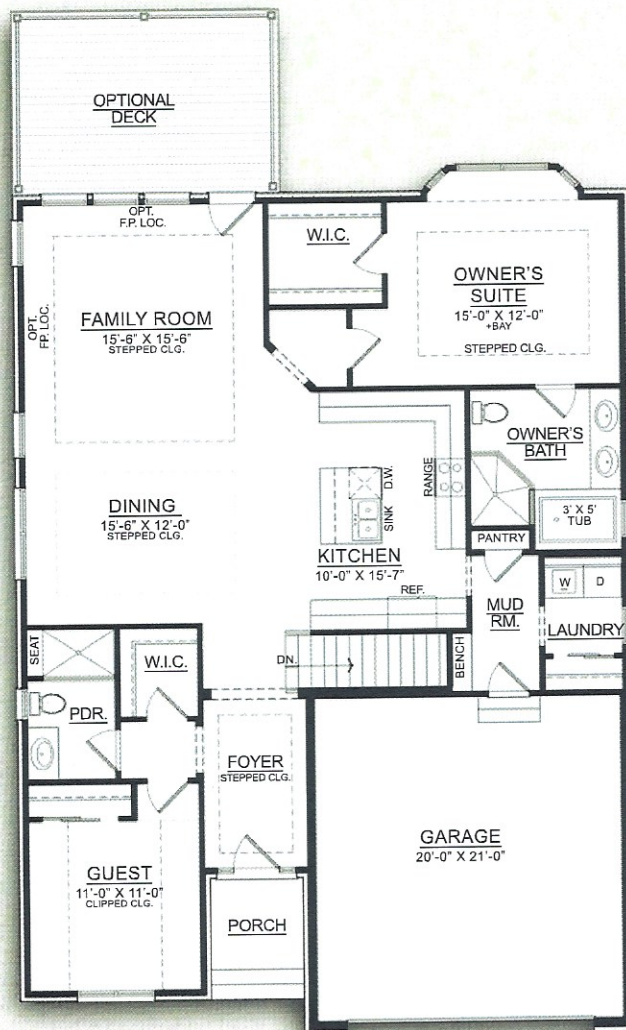
Bonus: +/- 232 Square Feet

Verona Park

Centennial Home Group

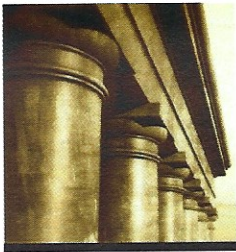


Front Elevation



First Floor Plan
Ranch

Floor Plan
First Floor: 1,662 Square Feet



CENTENNIAL HOME GROUP

Standard Features at No Extra Cost

Classic Exteriors

- Build comes with approx. 12x18 Trex surfaced deck and fully landscaped yard
- Elegant brick front elevations per plan with choice of brick color
- Stone address marker
- **Weathershield 3000 series windows with extension jams & Weathershield door walls with Low-e Glass**
- James Hardie siding with 30 year warranty on the finish
- Maintenance free soffit and freeze board
- Seamless aluminum gutters and downspouts
- 2 Car Side Entry Garage, drywall and taped
- 16 x 8 Sectional steel garage door with chain drive opener
- **Limited Lifetime Architectural Roof Shingles**
- 1 ¾" insulated steel clad exterior doors
- Paved driveway and sidewalk as required
- 2 exterior hose bibs and 2 exterior outlets.

Elegant Interiors

- Direct vent gas fireplace, custom wood mantle and choice of ceramic tile finish on surround and hearth
- **Choice of 4 Masonite doors styles 6'8" height, solid core**
- **Minimum 9 foot first floor ceiling height**
- Laundry includes dryer vent and plumbing box
- Custom interior Sherwin Williams latex paint; wall and ceiling one color & one color semi-gloss painted trim work
- Library with glass French doors per plan
- **5" plank Engineered wood flooring** in Foyer, Kitchen and Hallway
- Ceramic tiled Laundry Room
- State of the art PEX plumbing
- Gas line to Range, Dryer and Fireplace
- Smoke detectors wired w/ battery backup & Doorbell per code
- **Plush carpet with deluxe 6 lb padding**
- **Recessed lighting (4 included)**
- Overhead lighting prep in all rooms
- Pre-wired for 2 ceiling fans & garage opener
- Pre-wired for 3 phones & 3 cable lines
- Wire shelving in all closets
- **Schlage lever door handles in chrome**
- **Decora switches**

Elegant Kitchen Features

- **Lafata Raised Panel Maple Kitchen cabinets with crown molding and 42" upper cabinets**
- **Kitchen Island by Lafata with granite top (3 ft. x 5 ft.)**
- **Granite countertops w/4" backsplash with choice of colors**
- Under mount stainless steel sink with disposal
- **Kohler kitchen faucet in chrome-Vinnata or Cruette style**
- **Stainless steel GE Appliances** (gas range, side by side refrigerator, counter top microwave, dishwasher & European style hood fan)
- Exhaust vent to outside
- Waterline to refrigerator

Luxurious Baths

- **Ceramic tiled shower to ceiling in all baths, ceramic tiled floor in all baths & powder, and ceramic tile tub surround in Master bath.**
- **Luxurious master bath with Kohler garden tub** (per plan)
- Chrome shower door with clear glass in Master shower
- **Lafata Raised Panel Maple Vanity cabinets** in master, main and all upstairs full baths
- **Kohler 8" spread faucets in chrome-Devonshire or Alteo style with Kohler white china sinks**
- **Kohler elongated toilets in white**
- **Granite countertops w/4" back splash with choice of color**
- Bath fans in all baths
- **36" beveled mirrors over length of vanities in all baths**
- 12x24 Ceramic tile – straight lay

Energy Saving Features

- **Bryant 92+ High Efficient Forced Air Furnace**
- **High Efficient Central Air Conditioning**
- **High Efficient Direct vent 50 gallon hot water heater**
- **Humidifier on furnace**
- Digital thermostat
- House wrap for additional protection
- 10" poured concrete foundation walls
- **Extra height basement included** w/concrete basement and garage floors
- ¾" tongue & groove sub floor
- Egress window as required
- 200 amp electrical service with circuit breakers
- Sump pump on dedicated circuit when required
- Platon Basement Waterproofing system with 20 year warranty
- 18 month limited builder warranty



CENTENNIAL HOME GROUP

1465 AXTELL DR. SUITE G TROY, MI 48085
PHONE: 248-845-4650 FAX: 248-886-9475

Plumbing Includes:

Choice of two packages:

Cruette style package **OR** Vinatta style package

In Cruette package:

- Cruette kitchen sink faucet
- Alteo widespread bath and shower faucets
- Caxton oval undermount sink
- Kohler garden soaker tub
- Devonshire by Kohler elongated comfort height toilets
- Also includes all flush levers, sink traps, shower door trim and other trim pieces.

In Vinatta package:

- Vinatta kitchen sink faucet
- Devonshire widespread bath and shower faucets
- Caxton oval undermount sink
- Kohler garden soaker tub
- Devonshire by Kohler elongated comfort height toilets
- Also includes all flush levers, sink traps, shower door trim and other trim pieces.

Cruette®

Single-hole or three-hole kitchen sink faucet with pull-down 16-3/4" s
docking system, and a 3-function sprayhead featuring the new Sweep



Cruette®

The graceful elegance of the Cruette faucet is ideal for traditional kitchens. Its high-arch spout effortlessly clears the largest pots, and a pull-down, sprayhead allows you to target the water where you need it for easy prep and cleanup. Sweep™ spray creates a wide, forceful blade of water for superior cleaning. KOHLER's new docking system, DockNetik®, secures the pull-down sprayhead to the spout using magnetic force.

Features

- Single handle is simple to use and makes adjusting water temperature easy.
- High-arch gooseneck spout and 360-degree spout rotation offer superior clearance for filling pots and cleaning.
- Three-function pull-down sprayhead with touch control allows you to switch from stream to Sweep™ spray to pause.
- Sweep™ spray features specially angled nozzles that form a wide, powerful blade of water to sweep your dishes and sink clean.
- DockNetik™, a magnetic docking system located within the spout, smoothly glides and securely locks the sprayhead into place.
- ProMotion™ technology's light, quiet nylon hose and ball joint make the pull-down sprayhead easier and more comfortable to use.
- MasterClean™ sprayface features an easy-to-clean surface that withstands mineral buildup.
- Ceramic disc valves exceed industry longevity standards, ensuring durable performance for life.

Material

- Premium metal construction.
 - KOHLER finishes resist corrosion and tarnishing.
-

Alteo®

Widespread bathroom sink faucet



Alteo®

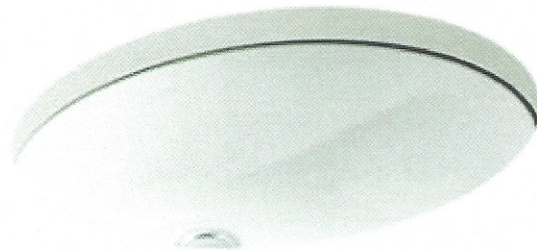
With sleek, confident curves inspired by nature, the Alteo faucet collection exudes a self-assured simplicity. Designed to deliver exceptional quality at an approachable price, the Alteo collection features fluid design lines that complement a wide range of decor.

Features

- Two-handle widespread lavatory faucet for 8" - 16" centers
- Features a high-arched spout for more space to work within the lavatory
- Features UltraGlide Valve with Dry Stem Technology that simplifies installation, offers smooth operation and precise, effortless control over water temperature and flow
- Kohler ceramic disc valves exceed industry longevity standards two times for a lifetime of durable performance
- 1.5 gallons per minute maximum flow rate
- Metal construction ensures durability and reliability
- Kohler finishes resist corrosion and tarnishing, exceeding industry durability standards over two times

Caxton® Oval

17" x 14" under-mount bathroom sink



Caxton has a simple, streamlined design that's as versatile as it is attractive. This easy-to-clean sink combines the sleek look of an integrated basin with a timeless design that suits both traditional and modern bathroom decors. Caxton creates a sleek transition from the smooth oval basin to just about any solid-surface countertop.

Dimensions and Measurements

FEATURES

- Oval basin with unglazed underside.
- Overflow drain.
- Fits standard 14- x 17-inch countertop cutout.

Material

- Vitreous china.

Installation

- Under-mount

7236

72" x 36" drop-in bath



7236

Stretch all the way out in this spacious 6-foot bath. The body-contoured shape and supportive design will leave you immersed in perfectly positioned comfort.

Features

- Generous 6-foot length provides an incredibly spacious bathing area.
- Hourglass shape adds style and elegance to your bathroom.
- Molded lumbar support and armrests offer extra comfort while bathing.
- Reversible drain.

Material

- KOHLER ExoCrylic material offers 30% lighter product weight for easier installation.*
- 90% fewer VOCs* (volatile organic compounds) produced during manufacturing.
- *Compared to KOHLER® Brand Acrylic FRP

Installation

- Drop-in



Devonshire®

This Devonshire two-piece toilet combines high efficiency with the old-world style of the Devonshire collection. Its single 1.28-gallon flush setting provides significant water savings of up to 10,000 gallons per year (versus an old 3.5-gallon toilet) without sacrificing performance. An elongated bowl and comfortable height ensure ease of use.

Features

- Two-piece toilet.
- Elongated bowl offers added room and comfort.
- 1.28 gallons per flush (gpf).
- Comfort Height® feature offers chair-height seating that makes sitting down and standing up easier for most adults.
- Combination consists of the K-4387 bowl and the K-4438 tank.
- Coordinates with other products in the Devonshire collection.

Technology

- Single-flush gravity uses the force of gravity and a precision-engineered tank, bowl, and trapway to create a strong siphon during flushing.
- AquaPiston canister allows water to flow into the bowl from all sides (360 degrees), increasing the power and effectiveness of the flush.
- Flush valve's 3:2 ratio harnesses the natural force of gravity and optimizes flush performance.
- Durable canister design has 80% less exposed seal material than a 2-inch flapper, for leak-free performance.
- Light-touch canister flush requires a lower actuation force than a flapper.

Installation

- Standard 12-inch rough-in.
- Three-bolt installation.
- Seat and supply line not included.

Water Conservation & Rebates

- WaterSense® toilets meet strict EPA flushing guidelines, including using at least 20 percent less water than 1.6-gallon toilets.
- Eligible for consumer rebates in some municipalities.

Vinnata®

Single-hole or three-hole kitchen sink faucet with pull-down 16-5/8" s



Vinnata®

The traditional design and user-friendly features of this Vinnata kitchen sink faucet make it an attractive, hard-working addition to the kitchen. An elegant gooseneck swing spout reaches over your tallest pots. The pull-down sprayhead operates with the push of a button, allowing you to switch effortlessly between a gentle, aerated stream and a powerful spray. The easy-to-clean sprayface resists mineral buildup.

Features

- Single lever handle is simple to use and makes adjusting water temperature easy.
- High-arch gooseneck swing spout offers superior clearance for filling pots and cleaning.
- Two-function pull-down sprayhead with touch-control allows you to switch from stream to spray.
- ProMotion™ technology's light, quiet nylon hose and ball joint make the pull-down sprayhead easier and more comfortable to use.
- MasterClean™ sprayface features an easy-to-clean surface that withstands mineral buildup.
- Temperature memory allows faucet to be turned on and off at the temperature set during prior usage.
- High-temperature limit setting for added safety.
- Ceramic disc valves exceed industry longevity standards, ensuring durable performance for life.

Material

- Premium metal construction.
- KOHLER finishes resist corrosion and tarnishing.

Devonshire®

Widespread bathroom sink faucet



Devonshire®

Capturing the elegance of a bygone era, Devonshire is reminiscent of old-world design. This Devonshire faucet brings a refined look to your bath or powder room sink, with lever handles providing easy operation. Easy-to-clean and leak-free UltraGlide™ valves offer durable performance over time.

Features

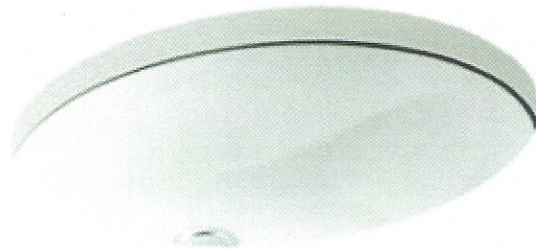
- Two-handle widespread lavatory faucet for 8" - 16" centers
- KOHLER ceramic disc valves exceed industry longevity standards two times for a lifetime of durable performance
- Premium material construction for durability and reliability
- Solid brass construction for durability and reliability
- KOHLER finishes resist corrosion and tarnishing, exceeding industry durability standards two times
- Handles pre-assembled on valves to simplify installation
- Completes Devonshire design solution with KOHLER fixtures and accessories
- Part of the Devonshire faucet collection
- Low-flow aerator option available (please see latest price book)

Water Conservation & Rebates

- WaterSense-labeled faucets use at least 30 percent less water than standard 2.2-gpm faucets while still meeting strict performance guidelines.

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Installation

- Drop-in



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- Eligible for consumer rebates in some municipalities.

FERGUSON[®]
Bath, Kitchen & Lighting Gallery



Showroom Selections

CENTENNIAL HOMES
VERONA - LIGHTING

Eric J Lewis
770 W Maple Rd
Troy, MI 48064
(248) 437-5109
eric.lewis@ferguson.com

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Fox Field

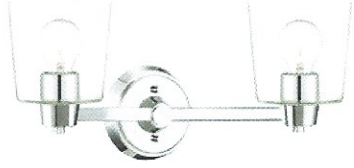


Park Harbor Outdoor Entrance Wall Light
PHEL5102BLK Black
Qty: 3



Park Harbor Outdoor Ceiling Mounted Light
PHEL5105BLK Black

Bathroom Lighting



Park Harbor 2 Bulb Bathroom Light
PHVL3002PC Polished Chrome

Bedroom Lighting



Park Harbor Flush Mount Ceiling Light
PHFL4042PC Polished Chrome

Singe Story Foyer



Nuvo Lighting Semi Flush Mount Ceiling Light
N604593 Polished Chrome

2 Story Foyer/large Dining



Nuvo Lighting Mid Sized Chandelier
N604585 Polished Chrome

Dining Area/ Nook



Nuvo Lighting Drum Pendant
N604586 Polished Chrome



FERGUSON[®]
Bath, Kitchen & Lighting Gallery

Showroom Selections

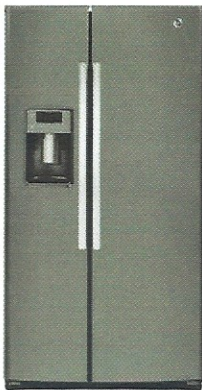
CENTENNIAL HOME GROUP LLC
VERONA

Eric J Lewis
770 W Maple Rd
Troy, MI 48084
(248) 437-5109
eric.lewis@ferguson.com

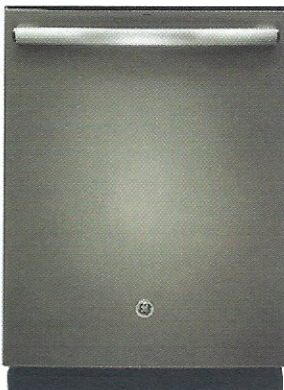
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SLATE FINISH



GE Side-by-Side Refrigerator
GGSE25HMES Slate



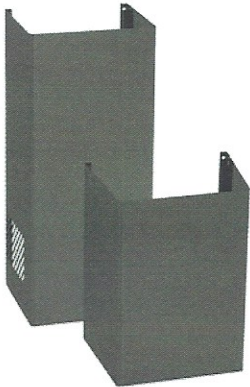
GE Built-In Dishwasher
GGDT695SMJES Slate



GE Gas Range
GJGSS66EELES Slate



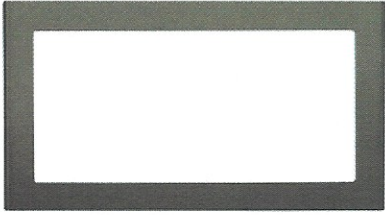
GE Wall Mount Range Hood
GJVW5301EJES Slate



GE Cover
GJXDC72ES Slate



GE Profile Series Countertop Microwave
GPEM31EFES Slate

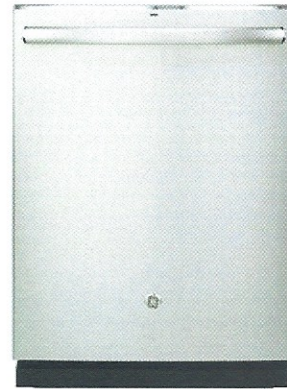


GE Installation Kit
GJX830EFES Slate

STAINLESS FINISH



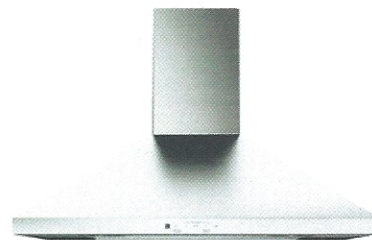
GE Side-by-Side Refrigerator
GGSE25HSHSS Stainless Steel



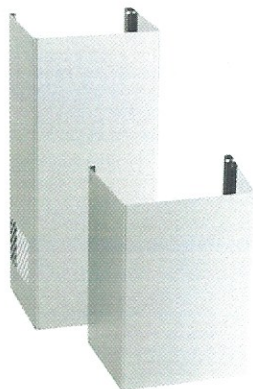
GE Built-In Dishwasher
GGDT695SSJSS Stainless Steel



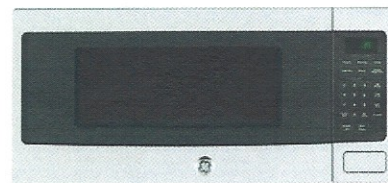
GE Gas Range
GJGSS66SELSS Stainless Steel



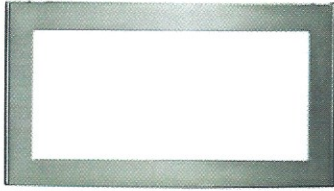
GE Wall Mount Range Hood
GJVW5301SJSS Stainless Steel



GE Cover
GJXDC72SS Stainless Steel



GE Profile Series Countertop Microwave
GPEM31SFSS Stainless Steel



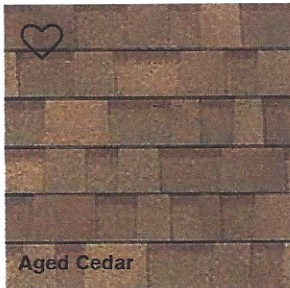
GE Installation Kit
GJX830SFSS Stainless Steel

COLORS

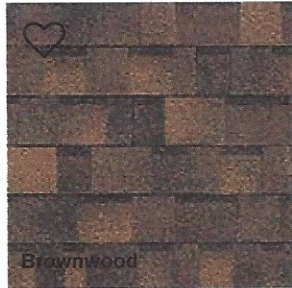


Oakridge® Shingles

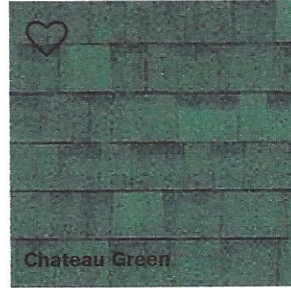
Driftwood



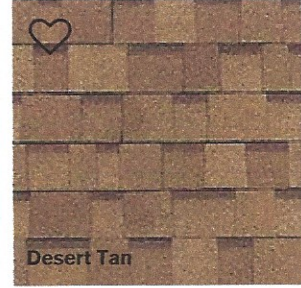
Aged Cedar



Brownwood



Chateau Green



Desert Tan



Driftwood

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Compare up to 4 products at a time.

Lafata
Cabinets

MICHAEL ALCAMO

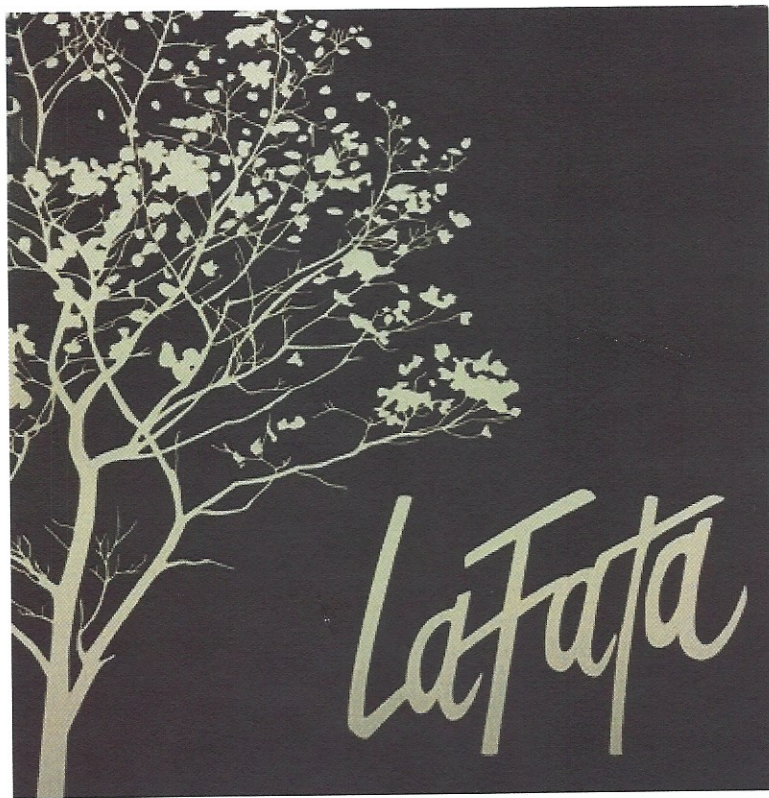
50905 Hayes Road
Shelby Twp., MI 48315

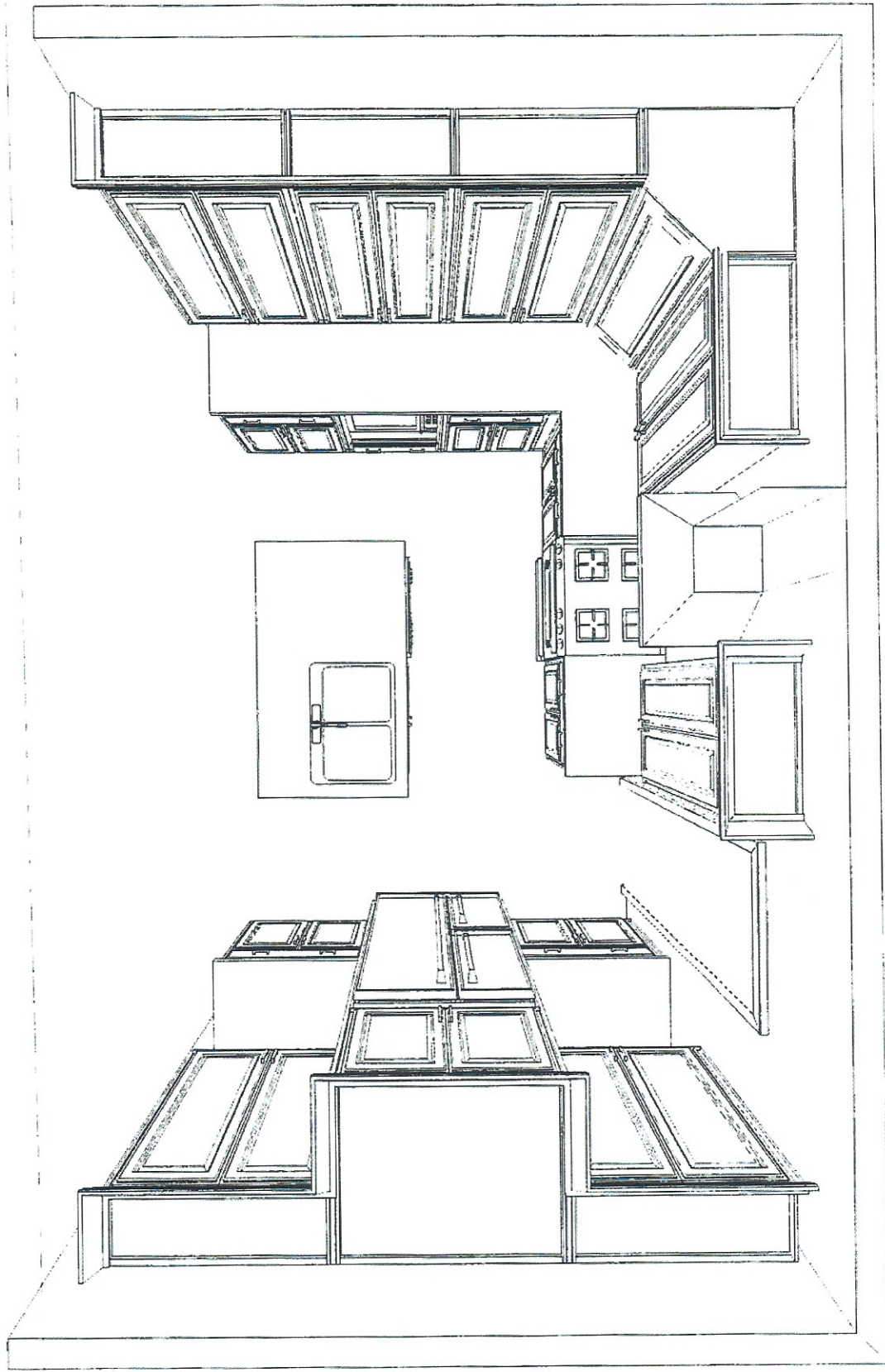
586.247.1140 ext 120
F 586.247.3840

mike@lafata.com
www.lafata.com



Lafata
Cabinets





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Note: This drawing is an artistic
interpretation of the general
appearance of the floor plan. It is
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verona 1a

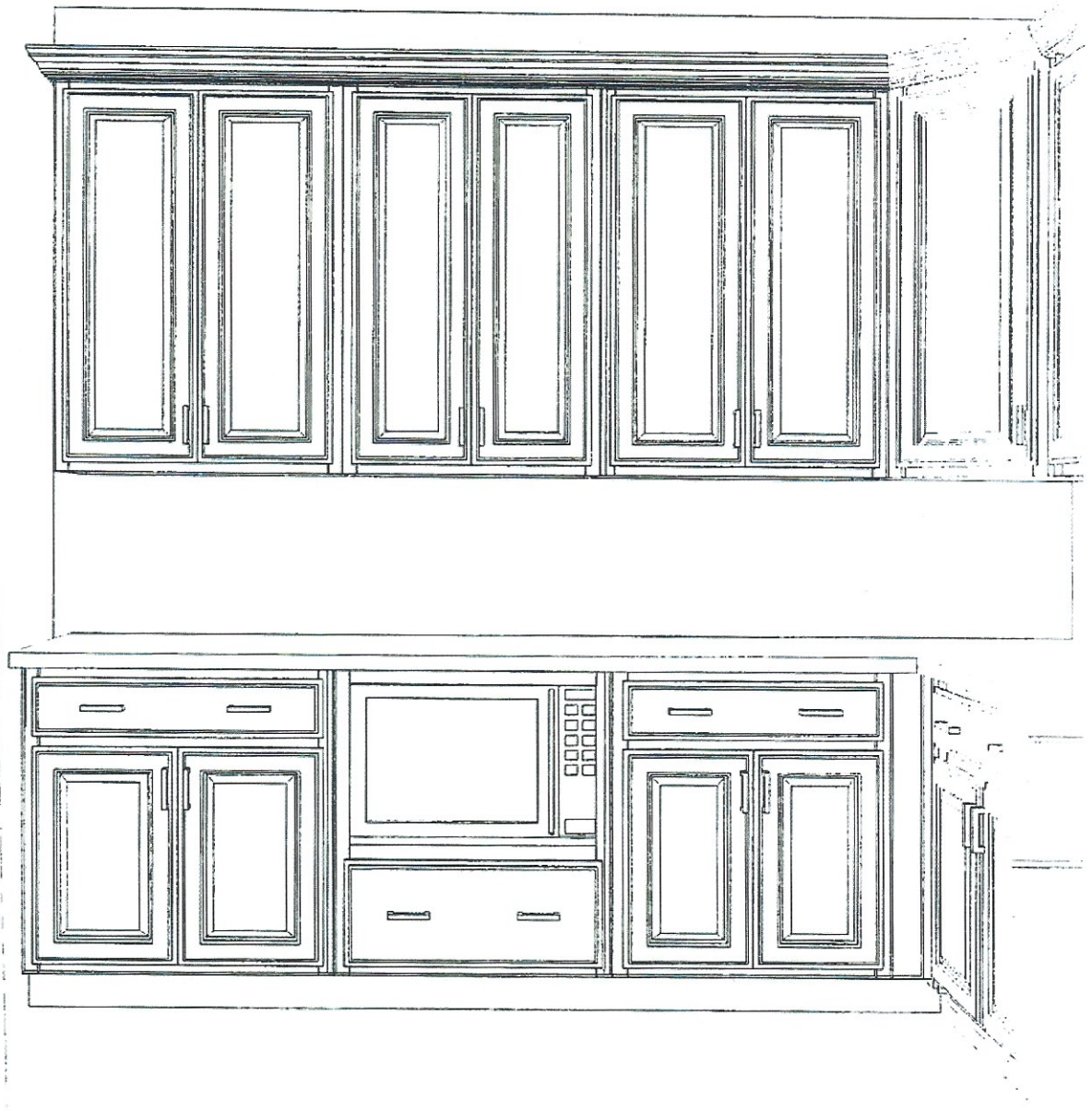
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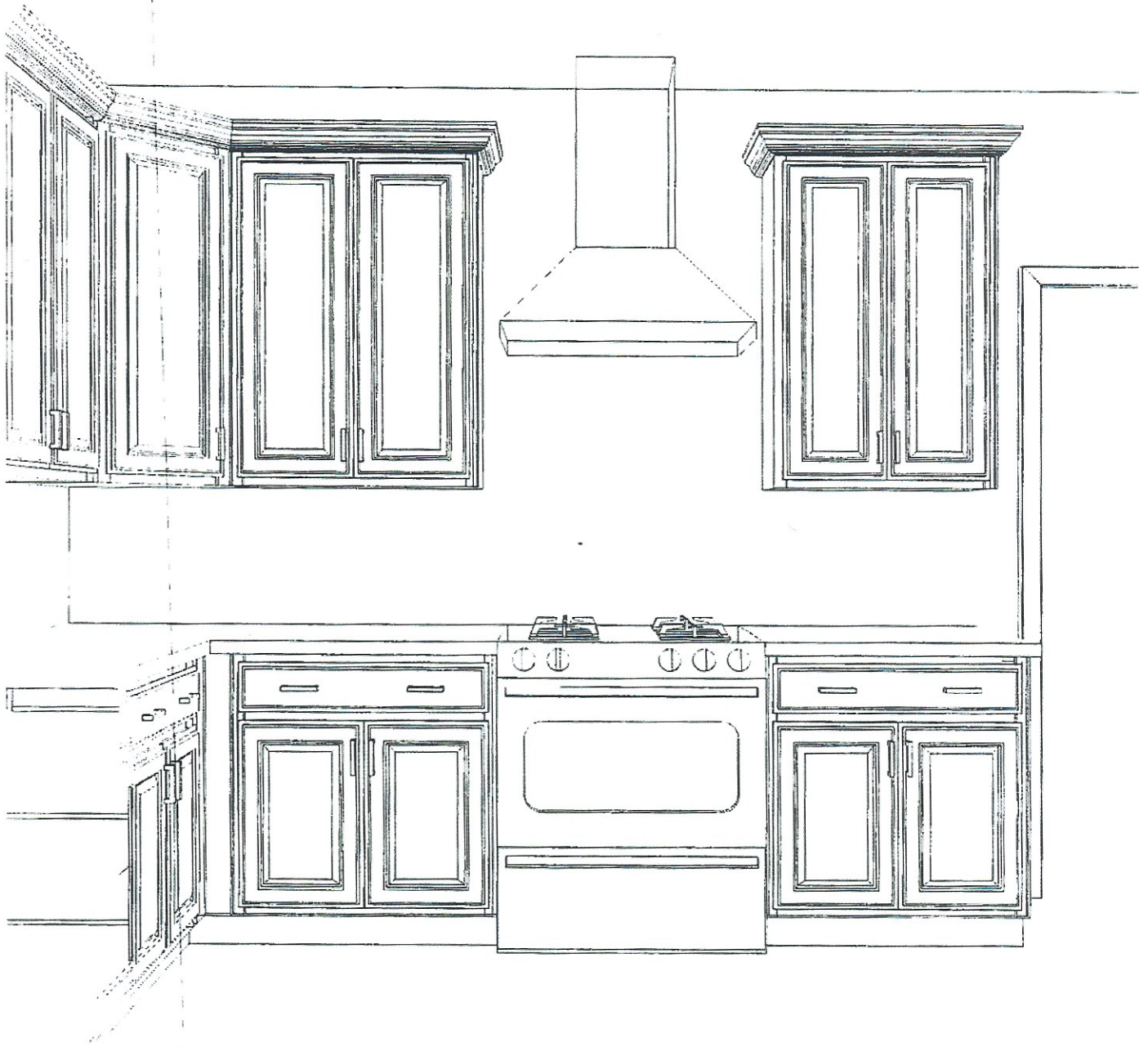
verona1a

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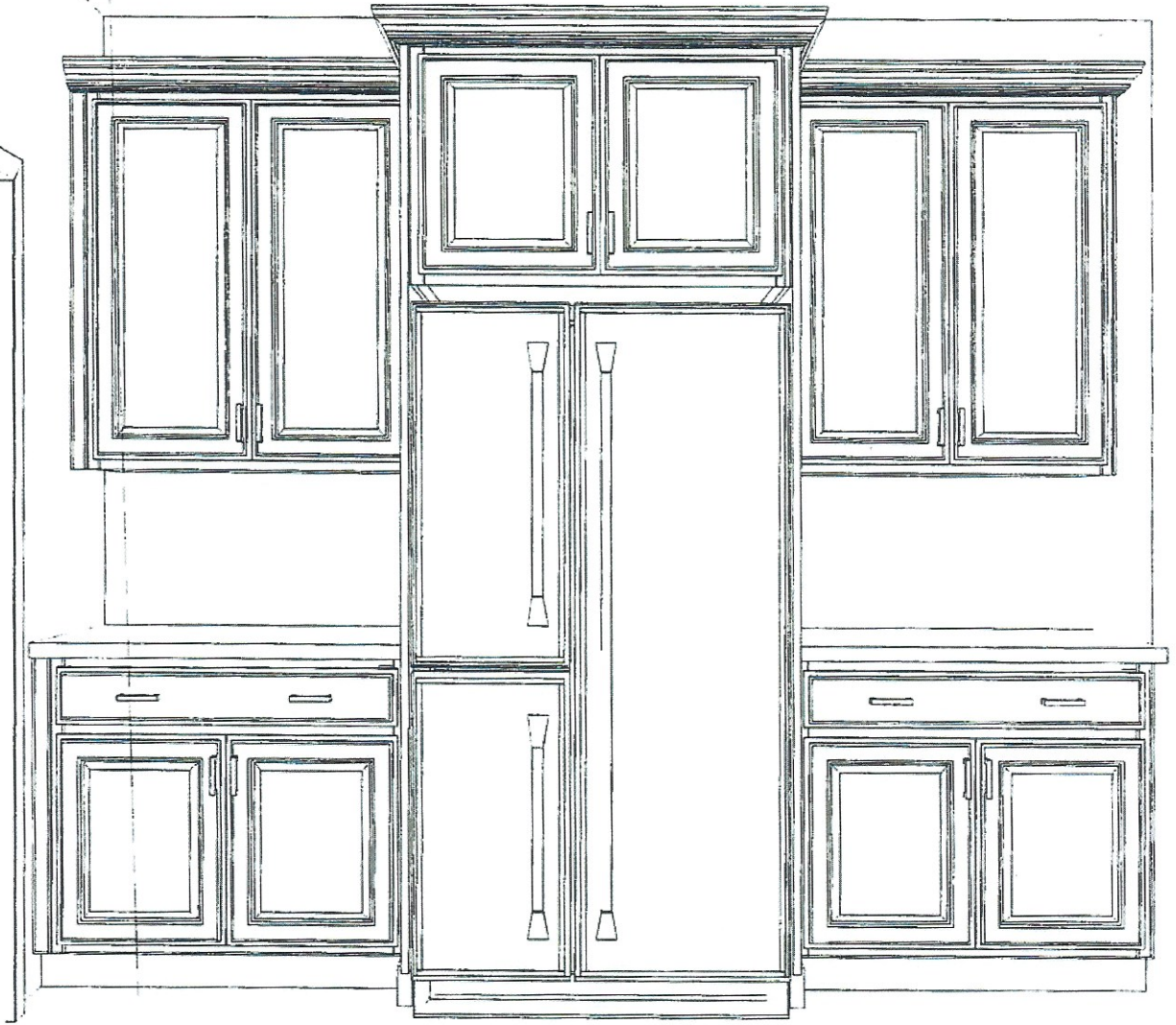
verona1a Dwg no.



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Note: This drawing is an artistic
interpretation of the general
appearance of the floor plan. It is
not meant to be an exact rendition.

verona1a

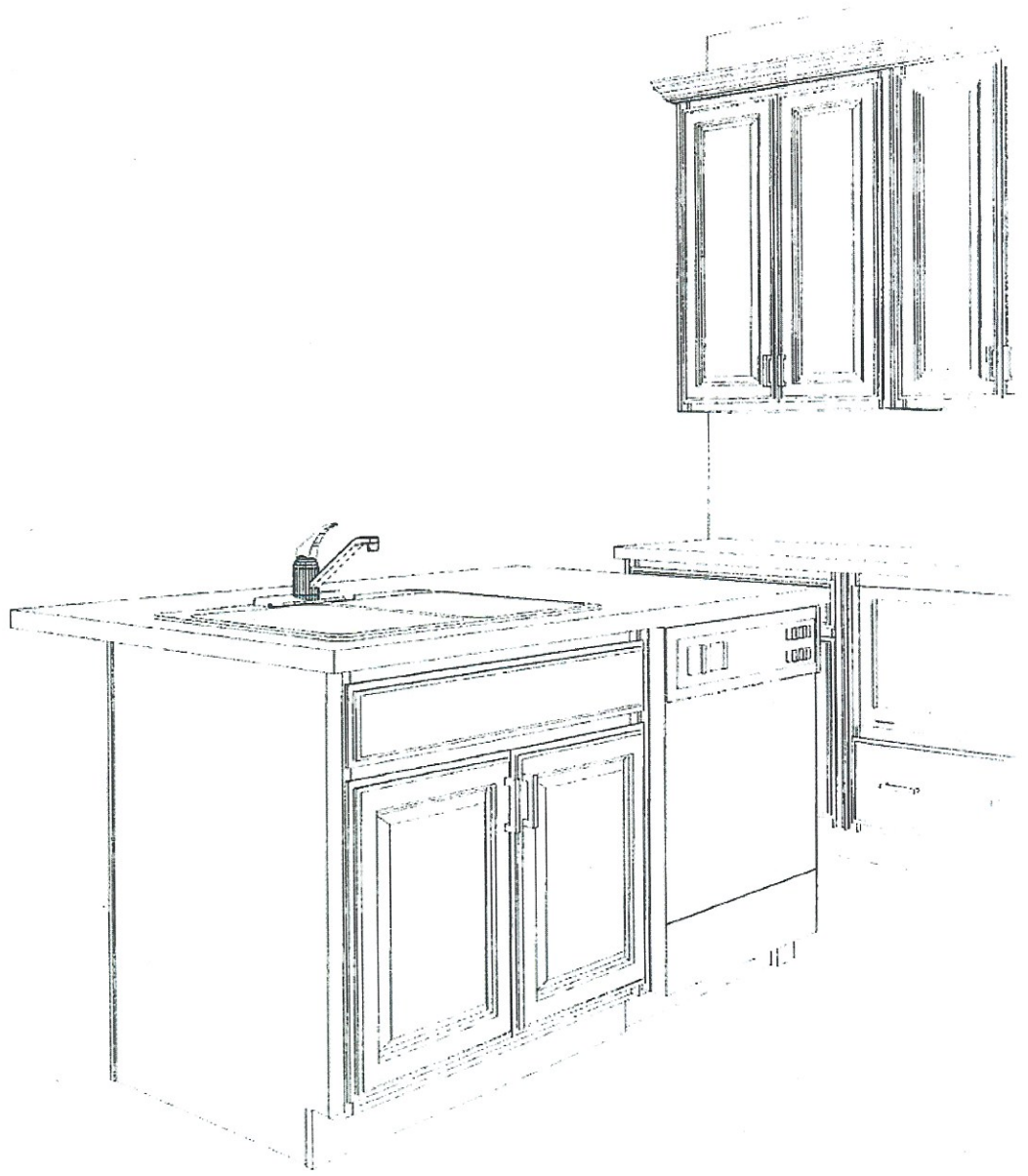
Dwg no.



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interpretation of the general
appearance of the floor plan. It is
not meant to be an exact rendition.

verona1a

Dwg no.



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interpretation of the general
appearance of the floor plan. It is
not meant to be an exact rendition.

verona1a

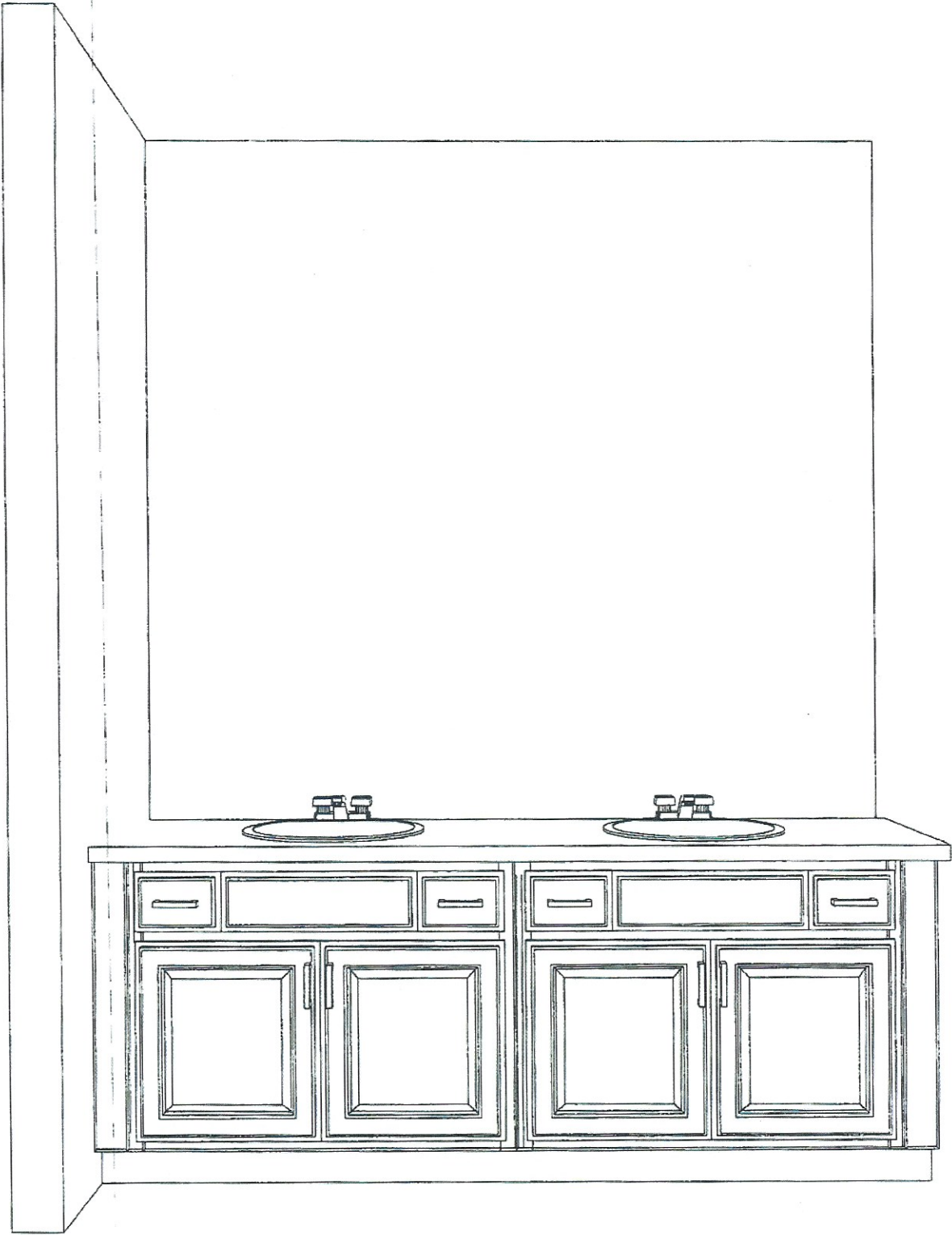
Dwg no.



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appearance of the floor plan. It is
not meant to be an exact rendition.

verona1a

Dwg no.

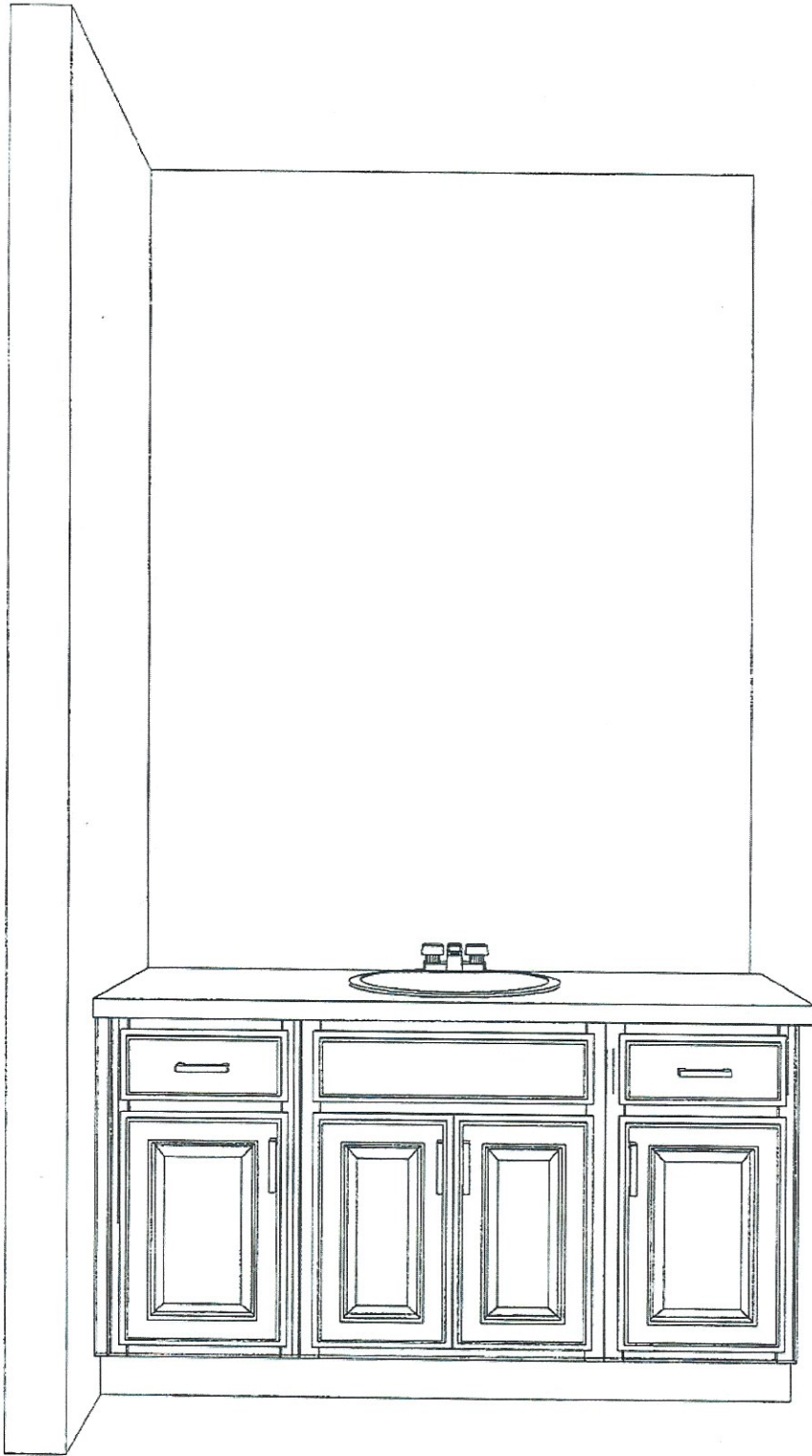


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interpretation of the general
appearance of the floor plan. It is
not meant to be an exact rendition.

verona1b

Dwg no.

MASOR

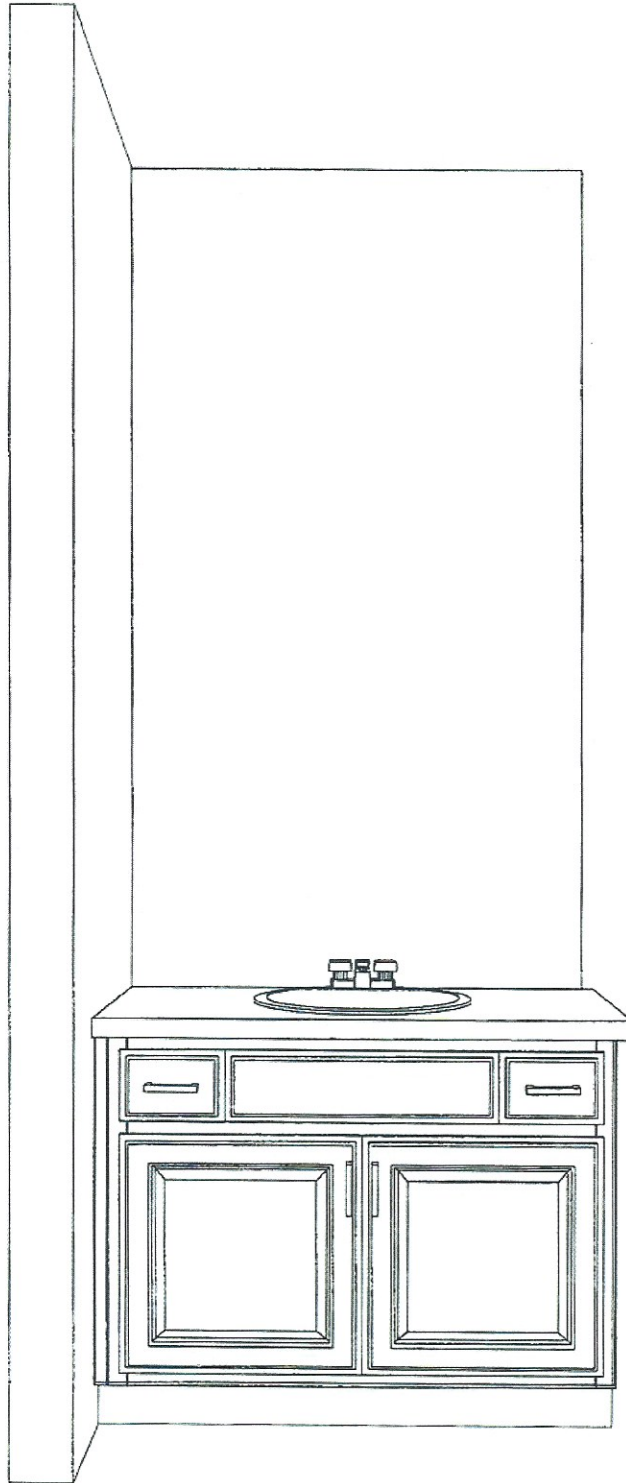


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appearance of the floor plan. It is
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Powder

verona1c

Dwg no.



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MAN

verona1d

Dwg no.



GLOBAL

Marble & Stone

A treasure trove of Granite, Marble, & Sandstone

Shelby **586.726.8433**

Farmington **248.957.9004**

Shelby Twp Location

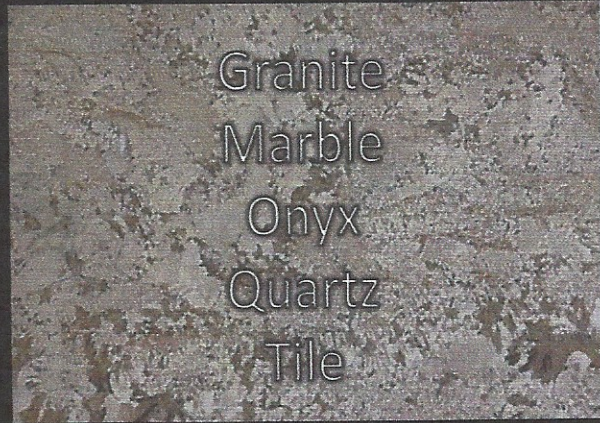
Address: 50857 Design Ln.
Shelby Twp, MI 48315

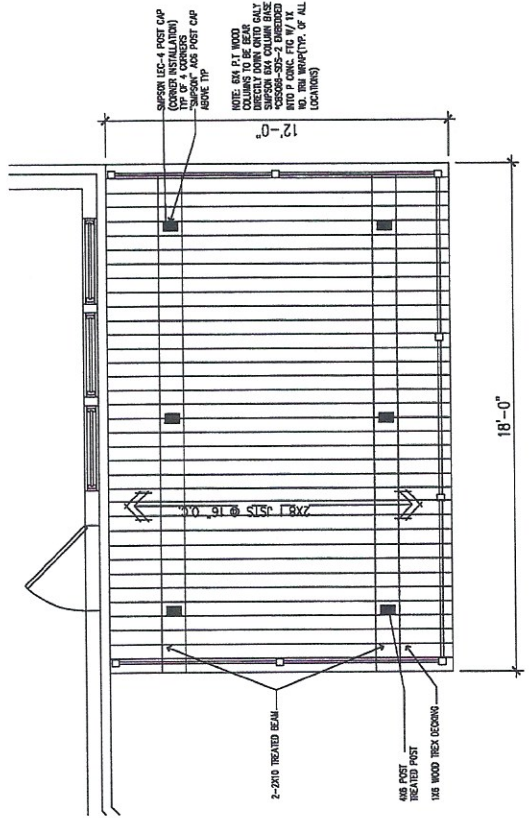
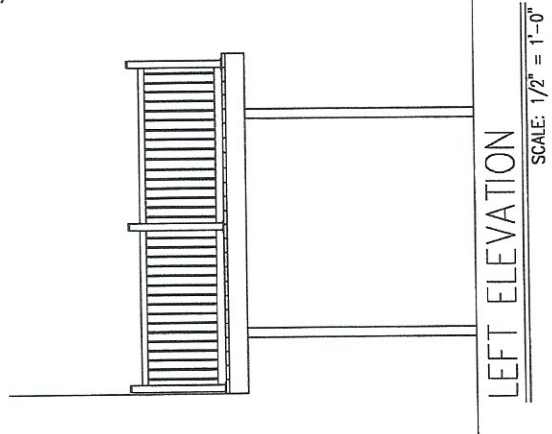
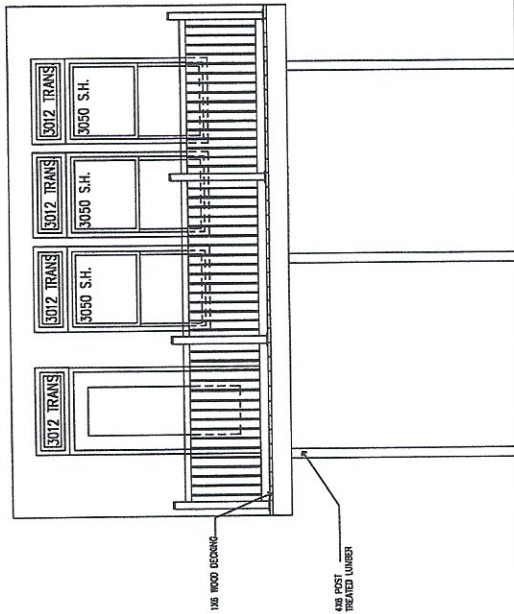
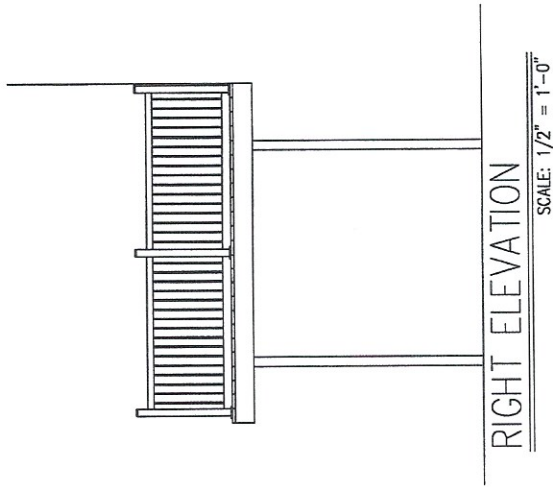
Mon, Wed, Fri 8:30am - 5:30pm
Tue, Thur 8:30am - 7:00pm
Sat 9:00am - 4:00pm

Farmington Location

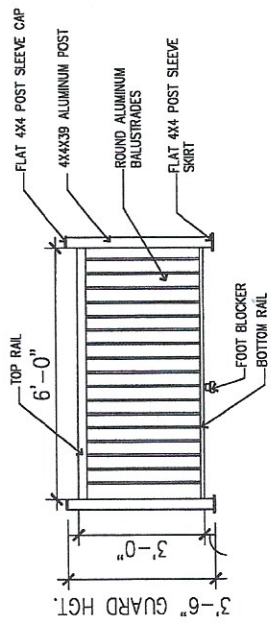
Address: 33015 W. 9 Mile Road
Farmington, MI 48336

Mon, Tue, Thur, Fri 9:00am - 5:00pm
Wed 9:00am - 6:30pm
Sat 9:00am - 3:00pm



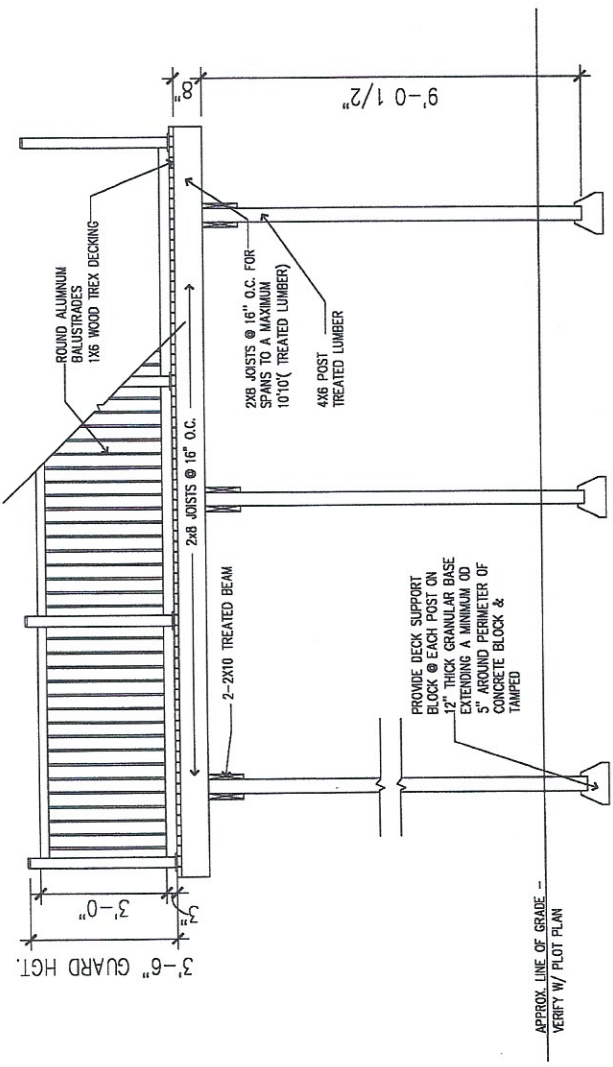


	UNITED DESIGNS 17-3825 BENTS 10000 W. 100TH AVE. SUITE 100 BENTONVILLE, AR 72716 TEL: 479-271-1111 FAX: 479-271-1112 WWW.UNITEDDESIGNS.COM
	CENTRAL ILLINOIS 1702 W. 400th PULASKI, ILL 62450
VERONA PARK/DECK PLAN	DRAWN BY: J.M. CHECKED BY: J.M. DATE: 10-11-10
SHEET NO: 02222210 PROJECT NO: 10-11-10 DRAWING NO: 10-11-10	JOB NO: 10-110
SHEET NO: 1 OF 2	



RAIL KIT DETAIL

SCALE: 3/4" = 1'-0"



DETAILS:

SCALE: 3/4" = 1'-0"

	JACOBE DESIGN INC. 11000 W. 10th Avenue Suite 100 Golden, CO 80401 Phone: 303.440.1100 Fax: 303.440.1101
	CENTENNIAL RIDGES 15000 W. 10th Avenue Suite 100 Golden, CO 80401 Phone: 303.440.1100 Fax: 303.440.1101
VERONA PARK DRIVE PLAN	
Project No. 00221313	Date 02/27/13
Project Name VERONA PARK DRIVE	Designer JLI
Client CENTENNIAL RIDGES	Checkered By JLI
Scale 10-110	Sheet No. 2 OF 2

beaver tile&stone

a member of the olympia tile group

Katie Sims

Interior Designer

ksims@beavertile.com

13085 23 mile road
shelby township, mi 48315
phone 586-991-0780
fax 586-991-0784
toll free 800-889-5395



Katie

2780 Enterprise Court

P: 989-790-5851

F: 989-790-0311

Showroom Only Hours:

Mon - Fri 10:00 - 6:00

Saturday Closed

Warehouse Hours:

(for Orders + Pickups)

Mon - Fri 7:30 - 4:00

GRAND RAPIDS (Wyoming)

1694 Gezon Parkway

P: 616-534-2883

F: 616-534-4784

Showroom Only Hours:

M, Tu, Th, F 8:00 - 4:00

Wednesday 8:00 - 8:00

Saturday 10:00 - 2:00

Warehouse Hours:

(for Orders + Pickups)

Mon - Fri 7:30 - 4:00

SHELBY TOWNSHIP

13085 23 Mile Road

P: 586-991-0780

F: 586-991-0784

NEW HOURS

Showroom Only Hours:

Mon - Thurs 8:00 - 6:00

Friday 8:00 - 4:00

Saturday 10:00 - 2:00

Warehouse Hours:

(for Orders + Pickups)

Mon - Fri 7:30 - 4:00

TROY (Michigan Design Center)

1700 Stutz Drive, Ste. 101

P: 248-649-5552

F: 248-649-0741

Showroom Only Hours:

Mon - Fri 9:00 - 5:00

*This location is a Showroom Only.
There is NO Warehouse for Orders + Pickups.*

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www.beavertileandstone.com



ADVANTAGES OF BEING A PLATINUM BUILDER

With our Platinum Builder program,* we make your banking easy – so you can focus on building.

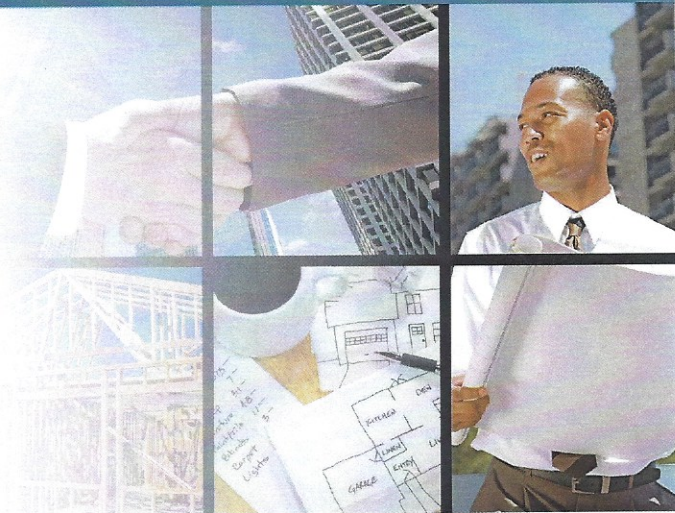
- Disburse draws no later than next business day after receipt of Express Draw Package**
- Funds may be wired at no cost with borrower's written approval
- Ability to finance a home for a builder in a unique situation with an approved borrower***
- Draws may be released prior to receipt of inspections if they meet the Platinum Builder Program criteria^
- Builders can receive funds 5-7 calendar days faster by not waiting for inspections prior to draw release.

Other benefits:

- Dedicated local team handling files from application through completion of the home
- Streamlined draw process handled by your local Independent Bank construction team

Customers enjoy the following:

- No draw fees
- Extended rate locks available



Venice Lennard

Senior Residential Loan Officer

4140 West Maple Road
Bloomfield Hills, MI 48301
p 248.743.4008
c 248.563.6006
f 248.743.4065
vlennard@ibcp.com


IndependentBank.com/mortgage/vlennard

*Independent Bank retains the right to suspend participation in the Platinum Builder program if eligibility standards are not maintained

**Express Draw Package includes: foundation survey, if required, endorsement, acceptable sworn statement, borrower authorization to release funds.

*** Limit to 1 home per builder at a time, 75% LTV. Borrower must be under contract with the builder and approved for the end loan with Independent Bank. Loan approval is subject to standard approval process.

^ Excludes final draw.

 Equal housing lender. Member FDIC.



INDEPENDENT
BANK



CUSTOM HOMES REQUIRE CUSTOM LOANS!

Seven reasons why builders and realtors choose to work with Independent Bank for construction-related loans:

1. Conventional construction/perm financing available – qualify more potential clients by not requiring a down* payment. This means more building opportunities without FHA requirements.
2. Independent Bank finances large loan amounts and unique properties^ such as waterfront, jumbo and jumbo construction loans and modular homes others will not.
3. Start building faster with construction draws at closing – up to 10%+ without needing to break ground first!
4. At Independent Bank, our experienced construction team makes the mortgage process simple. Our construction mortgage originators ensure that we meet the unique needs of every customer.
5. Rehab construction loans are perfect for small, cosmetic projects (think new kitchen cabinets) to large additions of existing homes and remodels. This program is great for bank-owned properties and maintenance/alteration projects.
6. Dedicated construction specialists are assigned to each file so there's one point of contact from closing to project completion.
7. One-note closings** – saves time and money by modifying your construction loan into a fixed rate once construction is completed. No separate refinancing is required.



Venice Lennard
Senior Residential Loan Officer

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Bloomfield Hills Mi 48301
p 248.743.4008
c 248.563.6006
f 248.743.4065
vlennard@ibcp.com

IndependentBank.com/mortgage/vlennard

To learn how Independent Bank can work for you, **contact your local Mortgage Specialist today.**



*The 0% down is typically based on the sales price/acquisition for purchase transactions or lesser of appraised value or acquisition cost (cost to construct plus land) for construction loans. 100% option requires a first and second mortgage. Second mortgage requires LPMI (Lender Paid Mortgage Insurance) for loan to values over 90%. Depending on mortgage insurance, MGIC (Mortgage Guaranty Insurance Company) requires 3% of that to be the borrowers own funds. ^Unique properties may require additional down payment. *With management approval. Normal credit standards and restrictions apply to conventional loans. Additional credit standards and restrictions apply to FHA, VA, MSHDA and other government programs. **See specific loan product guidelines for details. Not all loans qualify for one-note closings. Credit re-qualification may be required. Property insurance and taxes required. Certain restrictions may apply. Equal housing lender. Member FDIC.