

they won't be building.

One might expect killer kitchens and baths in Justin's home. He laughed and said, "For me to be honest it's an average kitchen – I had to watch budget like everyone else." Justin's house was designed for entertaining and came out exactly as he envisioned, including some truly wow-factor features. Knowing the Signature team professionally and personally Justin would readily recommend them. "First off when you look at the type and quality of home they build, they are totally capable of doing everything from an entry-level price point to a truly custom home. One of the nice things is they don't say 'no.' They're open to building anything, so the flexibility it gives the homeowner is tremendous and rare. Number two, they're small enough to listen and care and you're



PHOTO © CHUCK GEE

Chase Signature Homes built this home for Justin Dedio in Cypress River Plantation. "First off when you look at the type and quality of home they build, they are totally capable of doing everything from an entry-level price point to a truly custom home. One of the nice things is they don't say 'no.' They're open to building anything, so the flexibility it gives the homeowner is tremendous and rare," says Justin.



PHOTO © CHUCK GEE

dealing directly with them, but they're big enough to handle developments and large-scale projects. They have the building knowledge, the development knowledge, and real estate knowledge behind them." ■

The kitchen in the residence of Justin Dedio. Justin & his father, Tom Dedio, recently opened Prodigy Kitchens & Baths, a beautiful Luxury Kitchen & Bath showroom in Pawleys Island, SC. Tom had over 30 years of experience working with builders, interior designers and architects designing and building kitchens & baths in the New Jersey area before relocating to the Grand Strand. "Chase Signature Homes is small enough to listen and care and you're dealing directly with them, but they're big enough to handle developments and large-scale projects. They have the building knowledge, the development knowledge, and real estate knowledge behind them," says Justin.

Chase Signature Homes



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HOME LOANS

Bringing 37 Years Of Experience In This Industry To Building Contractors And Other Industry Professionals

by Susan Roush

The Horry Georgetown Home Builders Association's current Secretary / Treasurer, Trippett Boineau has been in this industry since the first mortgage brokerage company came to South Carolina in 1981. The knowledge that Trippett has gained through his 37 years in this industry is invaluable to the local building contractors, their homeowners and other building industry professionals.



Trippett Boineau with Citizens One Home Loans.

In terms of choosing the right bank or mortgage company, Trippett advises consumers to check the background of the lender and their reputation among the Realtor and builder community; ask about rate locks and the length of the rate lock. It does you no good if your lender does not close your loan within the timeframe of your lock; check the fees on a loan, and ask for the start-to-finish closing time; learn who will service the loan. Trippett Boineau observed that the health of the housing market is excellent. He said, "In terms of transactions, we have returned to 2004 levels." He gives credit to the medical industry and all the new medical facilities being built to accommodate the ever-growing retiree population. Citizens One Home Loans even has a loan product tailored especially for medical professionals.

Rates are on the rise this year and have risen nearly 1% since December 2017. While rates are still historically low it would be wise to find the right lot or house and get your building or renovation project "off the ground"!

Citizens One Home Loans is the mortgage-lending arm of Citizens Bank, the 12th largest bank in the country, founded in 1826 out of Providence, RI. Senior Mortgage Loan Officer, Trippett Boineau, said, "We treat every loan, every customer, the same with the goal to get to closing as quickly and as seamlessly as possible. We have a solid reputation for delivering on time and quality service as well." Citizens One Home Loans has been offering Construction-to-Permanent loans for a long time, and since there is only one closing, this type of loan saves time and money. Here is a summary of Citizens One Home Loans distinguishing characteristics:

- Choice of fixed rate loan or adjustable-rate

- mortgage (ARM)
- Up to 90% financing on primary homes; 80% on second homes, and lot financing can be included in the loan
- Borrower is only required to make interest payments during construction (calculated on dispersed funds)
- Interest rate is locked in upfront for 60 days and borrowers have 12 months to build
- Once interest rate is locked, the rate stays the same for the life of the loan. This is very important in a rising rate environment like we are in now.
- Loans are available to renovate an existing home, including tear downs to rebuild
- Citizens does not sell their loans, they keep and service everything loan they originate

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Rates are on the rise this year and have risen nearly 1% since December 2017. While rates are still historically low it would be wise to find the right lot or house and get your building or renovation project "off the ground", Trippett advises.

For further information call (843) 450-8903, visit www.CitizensLo.com/TBoineau or email Trippett.Boineau@CitizensOne.com. ■

Sometimes the home you want doesn't exist. You have to build it.

At Citizens One we offer construction-to-permanent loans with a convenient one-time close to help you build the home that's right for you. **Speak with Trippett Boineau today.**



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