

TODAY is the perfect time to build!



- Several one-time close mortgage options
 - Outstanding customer service
 - Experience in specialized draw schedules for modulars
 - Finance your land and build your house at the same time



An affiliate of American Home Bank, N.A.



Joe Kilgore
Mortgage Consultant
888.880.RITZ(7489) (toll-free)
717.285.6685 (direct)
717.285.6439 (fax)
jkilgore@ritzcraftmortgage.com

