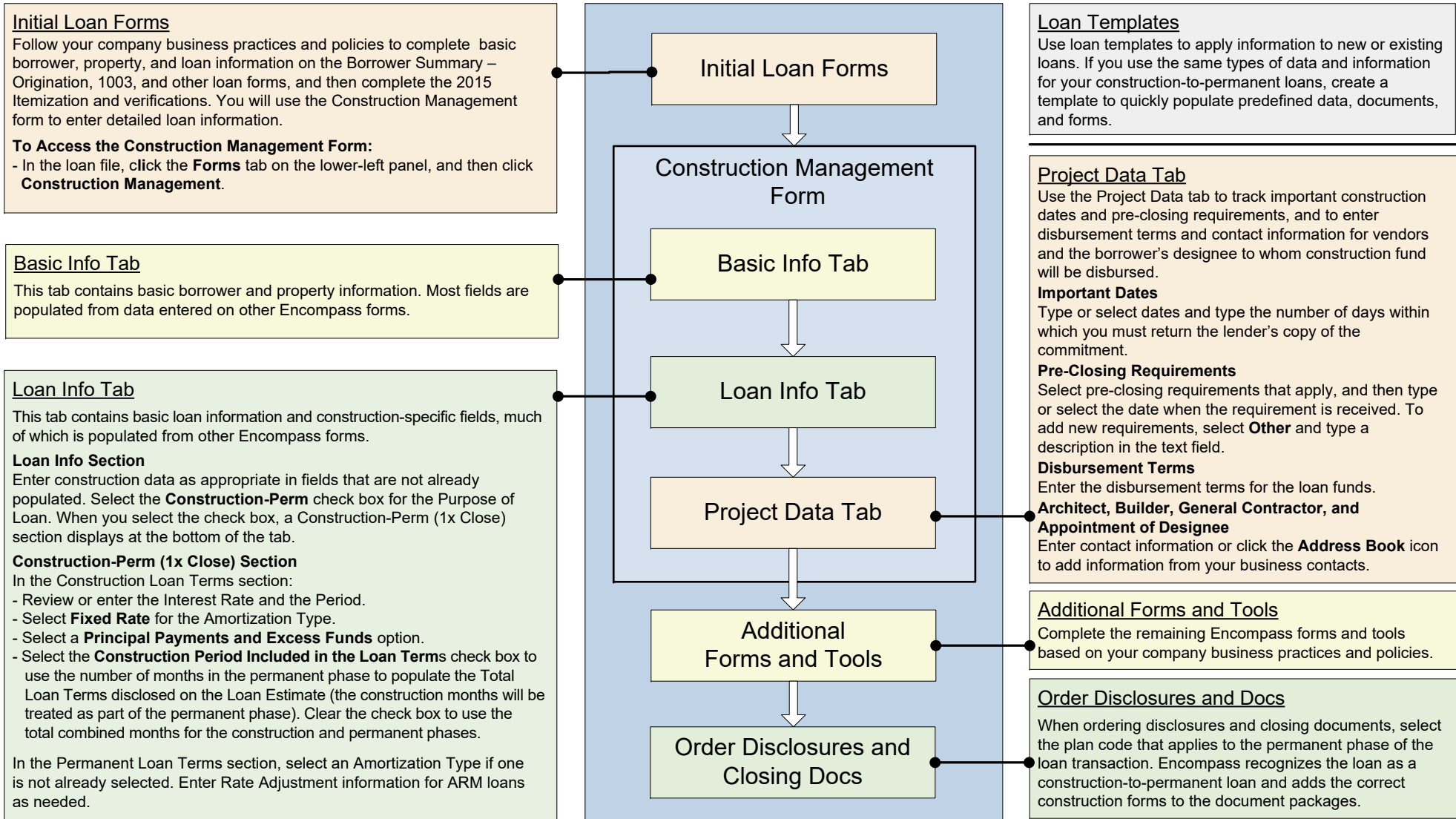


# Construction-to-Permanent Loans - Blended Disclosures

Construction-to-permanent loans finance the construction of a dwelling on a residential property and then transition into a permanent loan when the construction phase is complete. Blended disclosures involve sending disclosure packages that include a single Loan Estimate that combines the terms for the construction and permanent phases of the transaction, and a single Closing Disclosure that combines the terms for the construction and permanent phases of the transaction. To process this type of loan, create a single loan file in Encompass and use the Construction Management form to maintain and track information for the construction and permanent phases of the loan. Refer to the Related Resources at the bottom of this guide for additional information about support for construction loans in Encompass. Refer to the *Process a Construction Loan* help topic to review the loan scenarios supported for blended disclosures.

## Construction-to-Permanent Blended Disclosure Workflow



**Related Resources:** White paper: *Processing Construction Loans*. Help topics: *Construction Management*, *Process a Construction Loan*; *Sync Templates*. Quick Reference Guides: *Construction-to-Permanent Loans with Separate Disclosures*; *Construction-Only Loans*.