



This Home is PERFECT FOR A MAKEOVER

Properties Sell Faster with a Renovation Mortgage

Our Quick and Easy Renovation Mortgages Cover Improvements That Help Properties Sell Promptly

If you have buyers who are interested in a home – but they're reluctant to make the purchase because they feel the property needs home improvements – a Renovation Mortgage could help you complete the sale faster! That's because a Renovation Mortgage enables BUYERS to roll the cost of improvements into their monthly mortgage payment – and build equity in their new home immediately!

The Easiest Way to Pay for Home Improvements

A Renovation Mortgage is the easiest way for buyers to pay for home improvements – because they don't need two separate loans, a second mortgage or a line of credit at higher interest rates.

Choose Your Contractor!

With a Renovation Mortgage, your buyers can use the specialized contractor of their choice to handle projects like these:

- Remodel/repair/update bathrooms and kitchens
- Replace windows and siding
- Upgrade heating and air conditioning
- Replace/upgrade carpet, tile, paint, wallpaper and much more, even a new pool!

Borrowers can get up to \$35,000

Investors can get up to \$25,000

FOR MORE EXTENSIVE REPAIRS CALL . . .

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SEE HOW THE
LOAN WORKS . . .



Consumers-Primary Residence

- Pick the home you want
- Get a contractor bid for the work to be done to make home habitable
- Have appraiser complete findings subject to work complete

As long as the loan required meets FHA lending guidelines of 97% project will be approved

- Complete contract/offer with a 45-60 day close of escrow
- Upon close of escrow work starts
- Once work is completed move into your newly renovated home

Investors

- Need a 680+ fico
- Need 6 months reserves
- 20% down of purchase price plus cost of renovation
- Home can be sold 180 days after aquisition
- 2% seller paid closing cost can be rolled into loan

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