



Breathe NEW life into your OLD listing by offering clients a Streamline 203(k) loan

Call me for details.

**Help them find
their dream home today!**

Restrictions may apply. Programs are not available in all areas. Interest rates and terms are subject to change without notice.



Every real estate agent has at least one: A listing that's been sitting for months, because neither the seller nor the buyer has the extra funds for renovation. Too bad – because it could be a great house.

Sell that house by telling potential buyers about FHA's Streamline 203 (k) loan. It's perfect for those less-than-ideal homes on the market, because the client can finance both their purchase AND the cost of repairs (up to \$31,120) through a single mortgage.

- **Only 3.5% down** payment required, which can be gifted by family members
- **Less than perfect credit?** Qualification requirements are more flexible, allowing clients to still purchase a home at competitive rates
- **Save time and money upfront** with only one loan application and one set of closing costs, since both the purchase and improvements are rolled into a single loan
- **Save money in the long-run.** By including cost of renovation in their home mortgage, your clients pay for these improvements over time at a much lower interest expense than conventional alternatives
- **Find a better deal.** Rather than paying a premium for a home in "perfect" condition, your clients can take advantage of the great prices available on foreclosures or other homes on the market that are in need of repair or remodeling
- **Live in a more desirable location.** Enjoy the opportunity to live in an up-to-date home in a great location closer to work, shopping, cultural activities and more