



You can refinance AND fix up your home in one low-rate mortgage

Call me for details.

Let's get started on your
dream home today!

The FHA Streamline 203(k) loan program enables you not only to refinance your house, but also include the cost of repairs (up to \$31,120), all through a single mortgage.

The repair work is simply included in the final loan amount, along with closing costs and the amount needed to pay off your existing loan, not to exceed 110% of the 'as repaired' appraised value.

Repairs and improvements are completed after closing by professional contractors of your choice. Many renovations can be completed in 45 days from start to closing, since they do not involve any kind of structural renovations.

- **Less than perfect credit?** Qualification requirements are more flexible, allowing you to still refinance at competitive rates
- **Save time and money upfront** with only one loan application and one set of closing costs, since both the refinance and the improvements to your home are rolled into a single loan
- **Save money in the long-run.** By including cost of renovation in your home mortgage, you pay for these improvements over time at a much lower interest expense than conventional alternatives

Make your house, your dream home.

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



EQUAL HOUSING
OPPORTUNITY