

# Thinking About Renovating?

Get Started **Today** With  
**New** Remodeling Loan Programs!



**Why wait to enjoy the home you've always dreamed of?** Unique financing options now allow you to **create the home of your dreams** without emptying your reserves!

- **Better** than the old HELOCs - low fixed rate
- Only one payment, bundled in with your mortgage
- No **current** equity needed
- Loan can be based on the value **AFTER** repairs
- No cash out of pocket!



**David Ratti**  
Cell: 410-707-5825  
DRatti@EnvoyMortgage.com

Envoy Mortgage LTD  
302 Harry S. Truman Pkwy  
Annapolis, MD 21401  
Office: 667.223.1901

**We Guarantee Pleasant Lending Experiences. Reliable Execution.  
Happy Customers.**

Get Pre-Qualified Now at  
[www.RattiLendingTeam.com](http://www.RattiLendingTeam.com)

David is licensed in: MD, DE, DC, NJ, PA, VA Loan Officer NMLS 532652

Licensed as Envoy Mortgage LTD. (NMLS ID#6666 ([www.nmlsconsumeraccess.com](http://www.nmlsconsumeraccess.com)) Information is subject to change without notice. This is not an offer for extension of credit or a commitment to lend.

