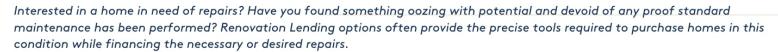


Found a Home You Almost Love?



With current inventory constraints and limited opportunities available in the market, renovating a home that others are not considering often provides a way to grab a great possibility that your competition may be sleeping on.

Additionally, these homes, once renovated, often provide a significant return on investment, yielding equity that it would potentially take years to earn using more traditional purchase processes and techniques.

Another huge advantage is not having to beg a seller to complete the required repairs for the sale. Furthermore, you won't need to seek additional financing tools such as credit cards and home equity lines that may not allow you to leverage after improved value and traditionally have higher interest rates.

Your renovation team has the financing options you need!! Are you ready to take advantage of your opportunity?

Allowable home improvements/repairs on a 203(k)-renovation loan

- · Remodeling bathrooms or a kitchen, including new built-in appliances
- · Replacing roofing, gutters, and downspouts.
- · Adding a family room, bedrooms, or bathrooms.
- · Replacing flooring, tiling, or carpeting.
- Completing a basement or attic conversion or adding a second story.
- · Expanding or building a garage or carport.
- · Renovating a deteriorating property, such as repairing a chimney, termite damage, or structural problems.
- Upgrading home systems including plumbing, heating, air conditioning, and electrical.
- Eliminating health and safety hazards, such as lead-based paint, mold or asbestos.
- Making the home accessible to the disabled (How many Veterans can you help?)
- ADA upgrades for the aging population
- · Installing a well or a septic system.
- · Adding or repairing siding or repainting.
- Installing energy-efficient windows or doors
- Repairing an existing swimming pool
- · And much, much more...



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