

**Before**



**After**

## Finance home repairs or remodels at closing with an FHA 203(k) Streamline Loan

You're looking at a house with "good bones" but it needs a lot of work. This streamline loan program provides up to \$35,000\* for renovations and repairs of your primary residence by financing the after-improved value rather than the present value of the home. Qualified borrowers receive a single loan with one closing!

- As little as 3.5% down payment
- Up to \$35,000\* for repairs or renovation
- Finance 100% of weatherization/energy efficient improvements\*\*
- Finance construction costs with a single closing
- You pick the contractors
- Wide variety of repairs covered, including roofs, kitchen/bath remodels, flooring, paint, new appliances, plumbing/electrical repairs, and lead-based paint abatements

\*Must include fees, contingency reserve and repairs.

\*\* Dollar limits apply. Energy Efficient Mortgage Program improvements must reduce energy expense of a home to qualify. Examples of qualifying improvements include central heating/cooling, replacing wall heating units, test and seal ductwork, dual pane or low E windows and sliding doors, exterior doors and sunscreens, attic and wall insulation and water heater replacement.

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