



Now Offering **HomeStyle[®] Renovation Loans**

HomeStyle Renovation makes it easy to finance your home improvements – whether you are buying a home or planning to refinance.

With as little as 5% down, you can make a home your own with remodeling projects such as a new kitchen, bathroom, bedroom or energy efficient upgrades. There are no restrictions on the types of repairs allowed or a minimum amount for repairs. Repairs or improvements, however, must be permanently affixed to the real property and add value. Allowable improvements can include landscaping, appliances, swimming pools and more.

HomeStyle Renovation loans are available for second homes and investor properties, too!

HomeStyle Renovation:

- Save money by avoiding closing costs on a second mortgage or having to pay a higher interest rate on a home equity line or more costly financing option.
- You can use gift funds for down payment and closing costs for owner occupied, primary residence after you contribute a minimum 3% towards these costs.
- Borrow up to 75 percent of the as-completed appraised value of the property.

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