

Whether you're buying a new home and fixing it up, or refinancing and remodeling your current home, the HomeStyle Renovation Loan allows you to roll the renovation costs into your mortgage.

There are no restrictions on the types of repairs allowed, no minimum dollar amount, and luxury items are allowed. The one requirement is that the repairs or improvements must be permanently affixed to the property and add value.

- 15% minimum down payment
- Single family homes only, no multi-units
- Renovation cost limited to 75% of the "ascompleted" value
- Remodeling of kitchen and baths
- Upgrade or modernization of central air/heat, plumbing, and electrical systems
- Major landscaping and permanent hardscape such as driveways, retaining walls, and fences
- · Structural alterations and additions

Down payment requirements, closing costs, and loan amounts are for illustrative purposes only; subject to credit qualification, not all applicants may qualify. Not a commitment to lend. Not affiliated with or endorsed by any government institution. Please contact us for an exact quote and for more information on fees and terms.

Jeremy Drobeck 269.360.7109 JeremyD@treadstonemortgage.com

5787 Stadium Drive, Suite C Kalamazoo, MI 49009 www.1stclassmortgageservice.com

