

Make your Vision a Reality

With an **FHA 203K Renovation Loan**, you can purchase or refinance a home and get extra money to make improvements. Our Renovation Loan allows you to purchase and renovate a home with just ONE loan, which means with just ONE monthly payment.

Our Programs Benefits:

- Mortgage based on after-improved value
- One closing and then repairs begin (sellers AVOID having to make the repairs themselves)
- The PERFECT solution to older home problems
- Enables borrowers to buy a foreclosure property without having cash to do the repairs that are needed

Eligible Repairs Include:

- ✓ Roofing, gutters and downspouts
- ✓ Structural alterations and additions
- ✓ Interior or exterior painting
- ✓ Flooring, tiling and carpeting
- ✓ Modernize plumbing, heating, AC and electrical systems
- ✓ Room addition(s) or garage
- ✓ Install or repair well or septic system
- ✓ Remodel kitchens and baths
- ✓ Energy Conservation improvements
- ✓ Update appliances
- ✓ Improvements for accessibility (ie: handicapped)
- ✓ Major landscaping, decks and fencing

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NJ – Licensed by the NJ Department of Banking and Insurance License #9909065

PA – Mortgage Lending License – PA Department of Banking License # 22672