



ALISA GLUTZ GROUP

Personalized service you can count on.

HomeStyle Renovation

Go from fixer-upper to live-in condition!

The **HomeStyle Renovation** program allows home improvement costs to be financed into a purchase or refinance loan. With a HomeStyle Renovation Loan you can finance the home improvements that will turn a house that needs a little TLC into a home!

It also saves time and money because there is only one set of closing costs, one loan approval and one closing. Please call us with any questions about this loan program. We're here to help navigate the dream of home ownership!

Program Highlights:

Home improvement project costs can be rolled into the loan and the available loan amount is based on what the appraised value of the home will be after the improvements are completed! Examples of acceptable project types include:

- Flooring upgrades
- Kitchen and bath remodels
- Room additions
- Landscaping and in-ground pools
- Outdoor kitchens
- Roof and gutter replacement/repair
- Foundation repair
- Installation of egress windows
- Relocation of load-bearing walls
- Window replacement
- Solar and HVAC system installation
- Purchase and installation of appliances

Guideline Highlights:

- Purchase and refinance of owner-occupied, second-home and non-owner occupied residences
- Eligible property types include attached and detached single family residences, condos & PUDs
- 1 to 4-unit properties (LTV and occupancy restrictions apply)
- Improvements must be permanently-affixed and add value to the property
- Maximum \$417,000 loan amount
- Maximum loan-to-value 95%
- Minimum 640 credit score for owner-occupied residence
- Additional restrictions apply—contact me for more details

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