

SELLING – PURCHASING – REMODELING

loanDepot offers many solutions to help your dreams become reality!

RENOVATION CAN INCLUDE:

- ✓ Kitchen and bath remodels
- ✓ New plumbing, electrical, HVAC
- ✓ Energy efficient upgrades
- ✓ Finished basement or attic
- ✓ New appliances, cabinets
- ✓ New paint, windows, flooring
- ✓ Handicap Access

HOMESTYLE® RENOVATION

- 1 loan covers the entire project cost
- As low as 3% down for owner-occupants
- Renovation \$ up to 75% of the "As-Improved Value"
- Additions allowed!
- LTV based on after reno value

HOMESTYLE® RENOVATION

• (Investor Occupancy) •

- 1 loan from the entire project cost
- Down payment as little as 15% of the project cost
- Additions, garages allowed
- LTV based on after reno value

FHA 203K REHABILITATION

- Allowed on 1-4 units
- 3.5% down payment
- LTV based on after reno value
- No minimum reno cost

VA RENOVATION*

- **Limited:** up to \$35k in renovation costs, no minimums
- **Standard:** No maximum on renovation costs, \$5k minimum
- Up to 100% financing
- Construction consultant required
- Contractors must have a valid VA Builder ID
- Repair timelines and draws subject to approval
- Veterans only

To learn more about the right loan product for your renovation, contact me today!

*Subject to VA Eligibility. Rates, terms and availability of programs are subject to change without notice. (062619 124732v3)



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