



# Why Rent When You Can Buy a Fixer-Upper?

**Bank-owned properties are a great deal if you are in the market to buy a home.** Because foreclosures typically sell for 20 percent less than other homes, you can get a great deal on a home in need of some TLC. The FHA 203(k) Renovation Loan is the perfect tool to help you buy and renovate to make a good house GREAT! So go out and shop for a foreclosure with the confidence that you can get a loan that covers the cost to buy and remodel — all under one loan!

**FHA's 203(k) Loan allows you to do many types of remodeling work, including:**

- Remodel a bath or kitchen
- Add room additions or a garage
- Repair or replace roofing, gutters or downspouts
- Interior or exterior painting
- Update appliances
- Modernize plumbing, heating, AC and electrical systems
- Install or repair well or septic systems
- Energy conservation improvements
- Major landscaping, decks or fencing
- Flooring, tiling or carpeting
- Improvements for accessibility

**I am a certified Renovation Lending Specialist and can answer all your questions about this exciting loan program.**

**Contact me today!**



**Union members receive a gift card after closing in the amount of \$750 on purchases or \$500 on refinances\*\*.**

**Contact me today for more information!**

\*\*To be eligible you must be one of the following: a dues paying labor union member, a union member retiree, a spouse or domestic partner of a dues paying labor union member, a parent or child of a dues paying labor union member. Eligibility will be determined at time of application. Mortgage loans are available in the United States only, not available in MO or OH and currently not available in Canada, Guam, Puerto Rico or Virgin Islands.



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