

Own it then make it your own

The Purchase & RenovateSM loan

Built-in benefits to make improvements

- **More money** – The loan amount is based on the value of your home *after* the improvements have been made
- **Lower monthly payments** – Purchase and improvements are financed simultaneously, so renovation costs are spread out through the entire term of the loan
- **Tax benefits** – Interest on renovation costs is included in the first mortgage, so it may be tax deductible¹
- **Speed** – Renovation can begin immediately after closing
- **Single-close simplicity** – Just one application, one set of fees and closing costs, one monthly payment for the loan term
- **Flexibility** – No required improvements or restrictions on repairs; luxury items such as pools and spas may be included
- **Options** – Fixed- and adjustable-rate mortgage programs

Our **Purchase & RenovateSM** program provides financing that enables you to immediately turn the house you just bought into the home you always wanted. Add a bath, cook up a new kitchen, repair, renovate or extend – all with a single loan at attractive first mortgage rates.

With experience, knowledge and a dedication to excellent customer service, we provide programs for you to help your two-fold dreams come true.

Call today for a complimentary consultation.



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