

# Are there home improvements you've been dreaming about making?

*The Refinance & Renovate<sup>SM</sup> loan is just your answer*

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## ***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** – Existing mortgage balance 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 deductible<sup>1</sup>
- **Speed** – Renovation can begin immediately after closing<sup>2</sup>
- **Single-close simplicity** – Just one application, one set of fees and closing costs, one monthly payment
- **Flexibility** – Allows for a variety of improvements or repairs
- **Options** – Fixed- and adjustable-rate mortgage programs

Our **Refinance & Renovate<sup>SM</sup>** program offers financing that enables you to immediately turn your house 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, I can help you find a program to help your two-fold dreams come true.

## **Call me today for a complimentary consultation.**



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1. The interest on any portion of credit greater than the fair market value of your property is not tax deductible for Federal Income tax purposes. You should consult your tax advisor regarding the tax deductibility of interest and charges.

2. Restrictions may apply. Consult a home mortgage consultant for details.

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