



## Add the cost of improvements into your mortgage loan!

The Certainty Home Lending Renovation Lending Program provides qualified buyers with the financing to purchase and renovate in one affordable home loan. The program is also available to homeowners who want to include the cost of renovation in a refinance of their existing home. The best part of this is that all renovation work is done after closing and the value of the home is based on what it will be worth after all renovations are complete!

### RENOVATION BENEFITS

- Several different loan programs with flexible qualifying criteria and down payment options.
- Neglected properties qualify – turn undervalued foreclosures or “fixer-uppers” into a fully remodeled and modern home.
- Dedicated Renovation Specialist will lead the way from application through completion of the renovation project.
- You decide what you want done, including the style, colors, and quality of improvements.
- Choose your own contractor to do all the work.
- Certainty’s skilled renovation team will manage the draw payments to the contractor and make sure the renovation is completed as planned.

\*Certainty Home Lending and the co-marketing settlement service provider are not affiliated.

### FOR FINANCING INFORMATION\*



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