



# FHA 203(k) renovation loan

It's not about finding your dream home, it's about making your dream home!

FHA 203(k) is the most diverse home improvement loan available. An FHA 203(k) loan allows you to buy or refinance a home that needs work, and roll the renovation costs into the mortgage. This allows you to pay for the renovations over time as you pay down the mortgage.

The FHA 203(k) loan works for both simple upgrades or completely reconstructing a home that is currently unlivable. Depending on the scope of the project, there are two types of 203(k) loans available: Limited (under \$35,000) and Standard (over \$35,000).

- 3.5% down payment required
- Flexible credit qualifying
- Finance in appraisal required repairs
- Build your dream kitchen
- Create a spa-like bathroom
- Finish your basement
- Install new flooring or windows
- Replace your roof
- Build an addition

Down payment requirements, closing costs, and loan amounts are for illustrative purposes only; subject to credit qualification, not all applicants may qualify. Not a commitment to lend. Not affiliated with or endorsed by any government institution. Please contact us for an exact quote and for more information on fees and terms.

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