

Looking to **BUY OR REFINANCE** a home that needs a *facelift?*

The FHA 203K Streamline loan allows you to purchase AND close on a home prior to having the repairs done. How? Because plans, consultants, engineers and architects are not required. This is a great way to buy a bank owned or short sale property with easy qualifying and fast closing. Owner Occupied Only. Call now to take advantage of this great program.

Before



After

ELIGIBLE IMPROVEMENTS:

- Repair/Replacement of roofs, gutters and downspouts
- Repair/replacement/upgrade of existing HVAC systems
- Update Kitchens; new cabinets & countertops
- Purchase and installation of appliances like free-standing ranges, fridges, washer/dryer, dishwashers and microwave ovens
- Repair/replacement/upgrade of plumbing and electrical systems
- Repair/replacement of flooring
- Painting interior and exterior
- Weatherization including storm windows, doors, insulation and weatherstripping
- Stabilization or abatement of lead-based paint and hazards
- Basement waterproofing
- Window and door replacements and exterior wall re-siding
- Septic system/well repair or replace

BENEFITS INCLUDE:

- 1-4 Family properties including town homes and condos
- Streamline includes simplified process and no consultant required!
- Up to \$35,000 allowed for repair or rehab with no minimum repair cost threshold
- Program can be used on HUD REO properties
- Up to 50% of materials cost up front!

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