



3 Ways to Transform Your Home

From the kitchen counter to the front door knob, your home should look however you want it to look. If you're hoping to personalize your new place but don't want to drain your wallet, we offer several renovation loans that can help you transform it into something that fits your style.

FHA Limited 203(k) Program

- Includes up to \$35,000 into a new mortgage to make limited repairs or upgrades.
- Refinancing options are also available for existing homeowners that allow for up to \$35,000 in renovations.

FHA Standard 203(k) Program

- Covers everything from minor rehabilitation to complete tear-downs.*
- Covers up to six months of mortgage payments into the loan if residence is uninhabitable.*

Fannie Mae HomeStyle Renovation Program

- Ideal for luxury renovations such as swimming pools, detached garages, or gazebos not covered by FHA programs.
- Allows for additional financing for housing costs while a home is uninhabitable during the construction process.
- Suited for conventional borrowers containing one application and one closing.
- No mortgage insurance required with certain down payments.*

Call me or apply online to get started!



www.sffmortgage.com



Nick Barta

Division President

Office: 303-740-8300

Cell: 303-709-9625

Fax: 844-222-3273

Email: nbarta@securityff.com

NMLS #25540



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