

Fix it up with just *ONE* Loan

Gateway
MORTGAGE GROUP
The Schmidt Group



The HomeStyle Renovation® loan is an excellent option for homeowners that want to renovate a home. **Whether purchasing or refinancing**, this program can do it all in just one transaction.

Best of all, a variety of property types can access this flexible solution; single-family homes, condos and townhomes, even second homes and investment properties.

Repair and Renovation Options:

Exterior Renovation:

- Pool
- Deck
- Gutters
- Outdoor Kitchen
- Landscaping
- Sprinkler System
- Fence
- Sauna

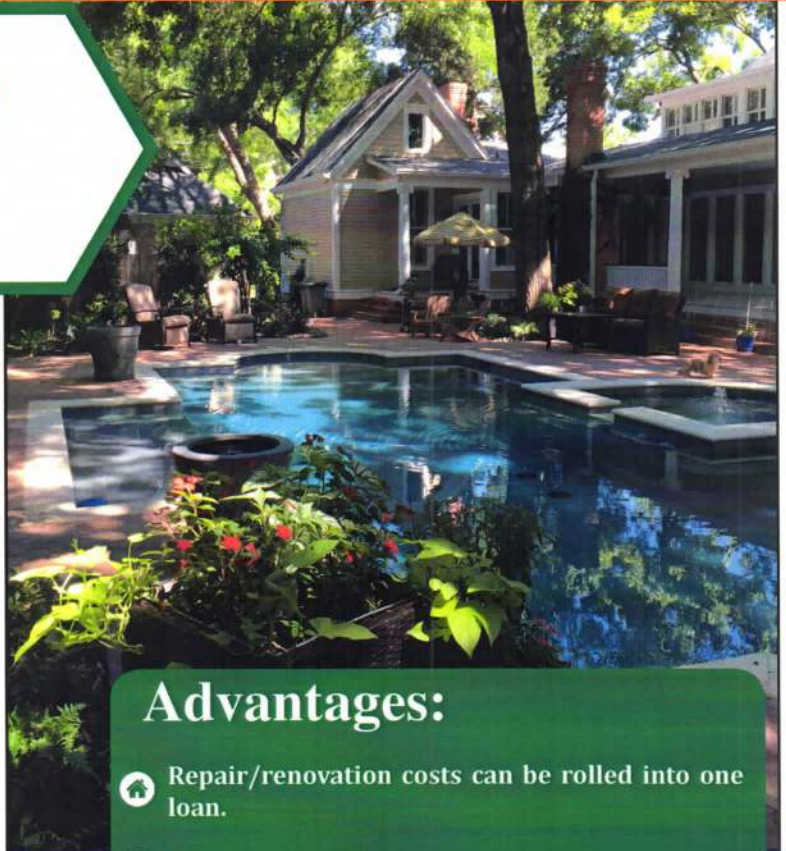
Interior Renovation:

- Bedroom
- Bathroom
- Game Room
- Kitchen
- Floors
- Cabinets



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Advantages:

- 🏠 Repair/renovation costs can be rolled into one loan.
- 🏠 Major items & luxury items ARE allowed.
- 🏠 Low down payment & seller can pay up to 3% toward closing costs.
- 🏠 Great for investors & investment properties.
- 🏠 Repair amount may equal 50% of the "after improved" value.
- 🏠 Loan amounts up to \$417,000.
- 🏠 Only one closing. Close before construction begins. Money is disbursed on a draw basis after closing.

HomeStyle Renovation® is a registered trademark of Fannie Mae.



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All loans subject to program guidelines and final underwriting approval. This offer is only available for properties located in Texas and current employees of The City of Waxahachie, and is subject to change at any time without notice.

