



The FHA Limited 203(k) Mortgage Program

Buy - and repair - that “fixer upper” into the home of your dreams.

FHA's Limited 203(k) Mortgage program provides you with the ability to finance up to \$35,000 into your mortgage to cover minor home improvements, upgrades or repairs. Now you can turn that “not quite right” house into a “just right” home with one application, one approval, one closing and one monthly payment.

Potential Renovations Include:*

- Upgrading kitchen appliances
- Custom bathroom tile work
- Energy efficient upgrades
- Plumbing, HVAC or electrical upgrades
- Cosmetic upgrades including: hardwood flooring, carpet replacement, new paint, etc.

Program Highlights:

- Follows FHA guidelines and qualifications
- You decide what improvements are needed and obtain licensed contractor bids
- Eligible loan amount is determined on post-renovation value
- Multiple terms available based on post-renovation values
- Request renovation draws (maximum 2 per licensed contractor)
- Renovations can begin immediately after closing and must be completed within six months

So, if you are looking to turn an “if only” house into an “it’s perfect” home, find out more about FHA's Limited 203(k) Mortgage program today.




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*The Limited 203(k) may only be used for minor remodeling and non-structural repairs.

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 Equal Housing Lender.