renovation loans



	Conventional	FHA 203(k)	VA (Veterans)
Primary Residence	\checkmark	\checkmark	\checkmark
Multi-Family Home (2-4 units)	\checkmark	\checkmark	\checkmark
Second Home	\checkmark	X	X
Investor Option	\checkmark	X	X
Upfront Mortgage Insurance Fee	×	1.75% (can be financed)	VA determined funding fee
Minimum Down Payment	5%	3.5%	Zero down payment option
Gift Funds	\checkmark	\checkmark	\checkmark
Structural Repairs	\checkmark	\checkmark	X
Addition	\checkmark	\checkmark	×

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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