

You often hear, "This house would be perfect for us if..."

What can a buyer do



with 3.5% down?

Call me for details:

Bernie Saul

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NOW your buyers can get money for:

- Carpet
- Appliances
- Kitchen renovation
- Counter tops
- Hardwood flooring
- Basement finish
- Replacement windows and doors
- Insulation
- New roof
- Painting
- Furnace and A/C
- Room addition
- Garage addition

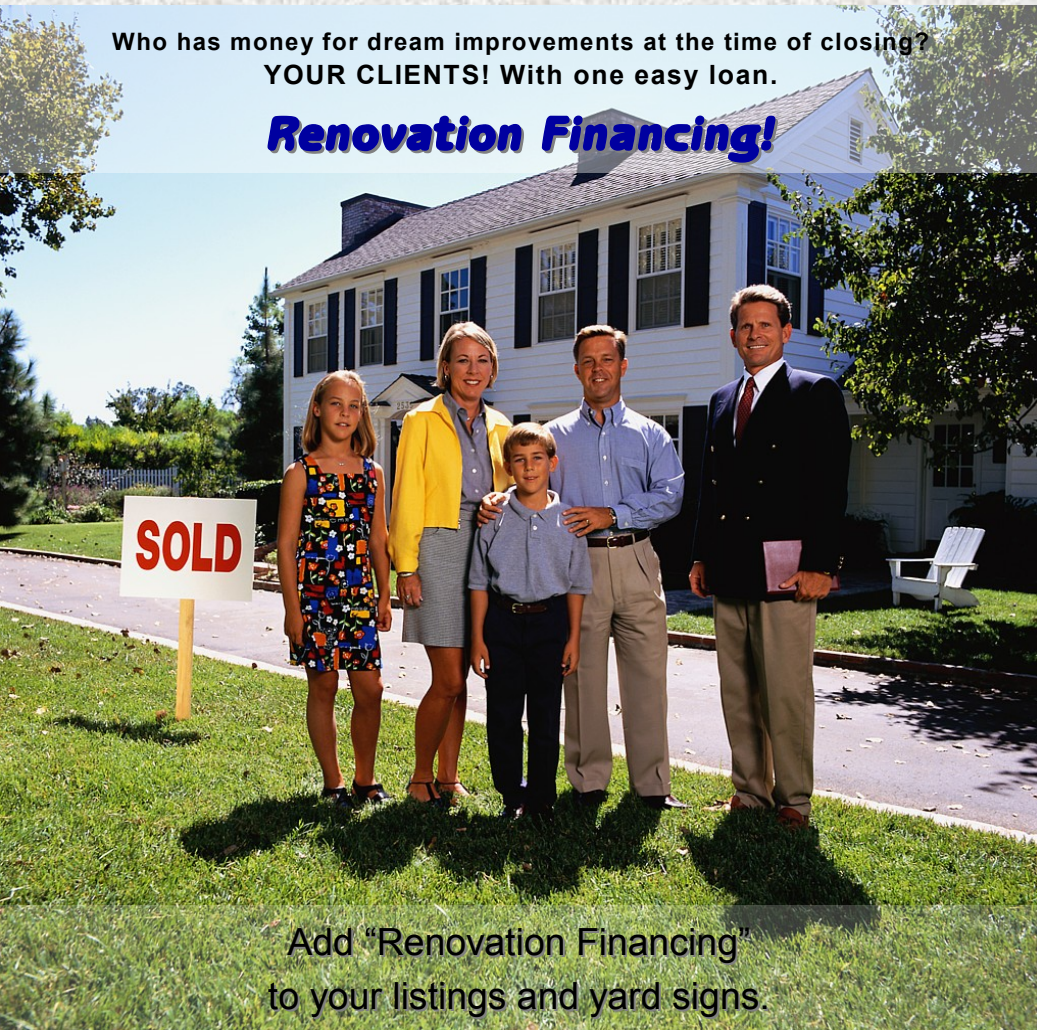
A unique loan product makes money available for buyers to make home improvements, large and small, with the same purchase money loan used to buy their new home.

- PERFECT for foreclosures, short sales, REOs, and 2-4 units, with FHA underwriting. It is called the **FHA 203K Loan**.
- GREAT for homes with as-is condition that prohibits conventional financing. Buyers can self-direct the work! All of this requires only a 3.5% down payment, and \$2,000 minimum in improvements.

Don't stress over an inexperienced loan officer. Work with a 17 year pro in the lending industry.

Who has money for dream improvements at the time of closing?
YOUR CLIENTS! With one easy loan.

Renovation Financing!



Add "Renovation Financing"
to your listings and yard signs.

*"You can literally
open doors for
families who want to
buy that fixer-upper
but lack money to
fund improvements."*

Bernie Saul



Bernie Saul
Mortgage Broker
EquityLink Mortgage



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STAND APART

from ordinary real estate agents