

WE FINANCE ADU LOANS ADDITIONAL DWELLING UNITS

Extra Rental Income or In-Law Apt, College Student Housing or Home Office

www.GRANNY FLAT LOANS.com

\$700,000 Examples

Own Occ	Sales Price	ADU/Improve	New Loan	
Purchase	\$550,000	\$150,000	\$675,000 (96.5% of 700k)	\$550k to Purchase home \$25k down payment \$150k set aside for ADU/Improv.

Own Occ	Current Loan	ADU/Improve	New Loan	
Refinance	\$550,000	\$150,000	\$675,000 (96.5% of 700k)	\$550k to Pay off 1 st Mortgage \$125k set aside for ADU/Improv.

Investor	Sales Price	ADU/Improve	New Loan	
Purchase	\$550,000	\$150,000	\$595,000 (85% of 700k)	\$550k to Purchase home \$105k down payment \$150k set aside for ADU/Improv.

* 30 year fixed rates starting at 5.25% (5.93% APR) as of 04/01/2022;
on approved credit, 700+ FICO Score, subject to change.

\$700,000 value based on "to be completed" appraisal of home with proposed ADU/Improvements.

- **3.5% Down Payments** for Purchase Loans
(15% Down for Investor Purchase)
- **Add up to 3 Units**
(Max 4 Units per Parcel)
- **Good Credit Required**
(620+ FICO Score minimum)
- **Brand New or Older Homes OK**
(Need Cert of Occ for 12+ Prior Months)
- **Owner Occupied** or Investment Prop. OK
- **Refinance to Add ADU**
- **Terms of 10, 15, 20, 25, 30 Years at Fixed Rates**
- **REO's, Foreclosures, Short Sales, Fixers OK**
- **Additions or Expansions OK**
- **No Prepayment Penalty**
- **Loans Up To \$970,800**
(Per County Limits in CA & FL)

KAISERFINANCE.COM

— Personalized Home Loans —

Roger Chandler, Broker

TEL: (760) 383-1293

TeamRoger@KaiserFinance.com

NMLS 115599 – CA DRE 01093719

TEAM ROGER



WE OFFER A VARIETY OF HOME FINANCING:

- FHA
- VA
- USDA
- Conventional
- Jumbo
- Non-Prime
- Construction
- ADU / Granny Flat
- Manufactured / Modular In-Park or On-Land
- Reverse Purchase
- Reverse Refinance