

WE FINANCE REHAB LOANS GREAT FOR FIXER UPPERS

Finance both the Purchase (or Refinance) along with the Renovation in one Home Loan.



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NMLS 110855 – CA DRE 01216803



- **3.5% Down Payments for Purchase Loans**
(15% Down for Investor Purchase)
- **Major or Minor Repairs OK**
(New Roof, Windows, Kitchen, Appliances, Carpet, Paint, Bath, Pool, Landscaping)
- **Additions or Expansions OK**
(Add another Bedroom or Bathroom)
- **Brand New or Older Homes OK**
(Need Cert of Occ for 12+ Prior Months)
- **Owner Occupied or Investment Prop. OK**
- **REO's, Foreclosures, Short Sales, Fixers OK**
- **No Prepayment Penalty**
- **Loans Up To \$1,149,825**
(Per FHA County Limits)
- **Good Credit Required**
(640+ FICO Score minimum)

\$700,000 Examples

Owner Occupied	Sales Price	Rehabilitation	New Loan	
Purchase	\$550,000	\$150,000	\$675,000 <i>(96.5% of 700k)</i>	\$550k to Purchase home \$25k down payment \$150k set aside for Rehabilitation

Owner Occupied	Current Loan	Rehabilitation	New Loan	
Refinance	\$550,000	\$150,000	\$675,000 <i>(96.5% of 700k)</i>	\$550k to Pay off 1 st Mortgage \$125k set aside for Rehabilitation

Investor	Sales Price	Rehabilitation	New Loan	
Purchase	\$550,000	\$150,000	\$595,000 <i>(85% of 700k)</i>	\$550k to Purchase home \$105k down payment \$150k set aside for Rehabilitation

* 30 year fixed rates starting at 6.25% (6.93% APR) as of 01/01/2024; on approved credit, 700+ FICO Score, subject to change.