

Looking to remodel your home?



You may qualify for a 203K home loan

FHA Streamline 203K (Minimum 620 FICO)

The Streamline 203K loan is used to purchase or refinance a home that needs minor/nonstructural rehabilitation where total cost of improvements do not exceed \$35,000. Some types of renovations include:

- ♦ Repair/Replace roofs, gutters & down spouts
- ♦ Repair/Replace flooring, exterior decks, patios & porches
- ♦ Weather proofing including doors, windows, stripping & insulation
- ♦ Lead based paint removal & stabilization, minor mold remediation
- ♦ Repair/Replace/Upgrade HVAC, plumbing and electrical systems
- ♦ Energy efficient upgrades
- ♦ Interior/Exterior painting
- ♦ Remodeling of kitchens & baths
- ♦ Exterior wall residing
- ♦ Replace/Repair septic or well

FHA Standard 203K (Minimum 620 FICO)

The FHA Standard 203K loan is used to purchase or refinance a home that needs structural rehabilitation or major repairs in excess of \$35,000. Allowable improvements include all of the improvements eligible for the Streamline 203K plus:

- ♦ Structural alterations and additions
- ♦ Repairs requiring detailed drawings or architectural exhibits
- ♦ Major landscaping (luxury items are not permitted to be part of financing)
- ♦ Other improvements that are permanent part of the real estate
- ♦ Repair of structural damage
- ♦ Major mold remediation
- ♦ Repair foundation



Member
FDIC



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Restrictions may apply. Program not available in all areas. Loan must be a first mortgage loan and maximum loan amount is established by the FHA guidelines. Proceeds for the rehabilitation/repairs or renovations will be held in a special escrow account and disbursed following FHA's guidelines. Trade/service marks are the property of CBC National Bank or their respective affiliates and/or its subsidiaries. CBC National Bank: Residential Mortgage Licensee: 402135. CBC National Bank's processing center is located at 3010 Royal Blvd S, Alpharetta, GA 30022. This offer is subject to credit approval.