



## ***Home Renovation Second Mortgage\****

- Keep your current low-rate first mortgage and renovate your home with a fixed-rate second mortgage.
- Your loan amount is based on an appraised value of your home including the increased equity from the proposed renovations.
- Funds are drawn from an improvement escrow account, protecting you and your contractor during construction.

\*Subject to credit approval. This is an in-house five-year balloon. Full principal and interest payments due on loan amount after close. Maximum 85% LTV based on appraised value with proposed improvements. Renovation funds must be used for renovation expenses.



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