

# FINANCE YOUR HOME IMPROVEMENTS WITH A 203K LOAN

Get a loan based on the home's value after improvements are made and create your dream home.

A mortgage and home improvement loan all in one\*, imagine the possibilities!

## Key Highlights:

- Save time and money by having just one closing
- Purchase: Make your new home perfect before moving in
- Refinance: Update an older home or finance additions
- Finance a foreclosed property and make needed repairs right away
- New, larger scope of repairs are eligible
- Contractor estimate and appraisal are all that is needed



**CALL TODAY TO LEARN MORE OR TO GET STARTED!**



## Fernando Pineros

Mortgage Loan Originator

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**NFM LENDING**  
America's Common Sense Lender™

**973-653-6227**

\* Minimum credit score of 620. Minimum amount of repairs is \$2,000; maximum is \$35,000. Loan-to-Value (LTV) of 96.5% for purchases and 97.75% for refinances. All work must be completed within 6 months of settlement by a state licensed contractor. Subject to Debt-to-Income and Underwriting requirements. Make sure you understand the features associated with the loan program you choose, and that it meets your unique financial needs. This is not a credit decision or a commitment to lend. Eligibility is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral and underwriting requirements. Not all programs are available in all areas. Offers may vary and are subject to change at any time without notice. Additional restrictions may apply. MLO licensing information: NJ. NFM, Inc. d/b/a NFM Lending. NFM, Inc is licensed by: NJ # 9986238. For NFM, Inc.'s full agency and state licensing information, please visit [www.nfmlending.com/licensing](http://www.nfmlending.com/licensing). NFM, Inc.'s NMLS #2893 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). **NFM, Inc. is not affiliated with, or an agent or division of, a governmental agency or a depository institution.** Copyright © 2018.

