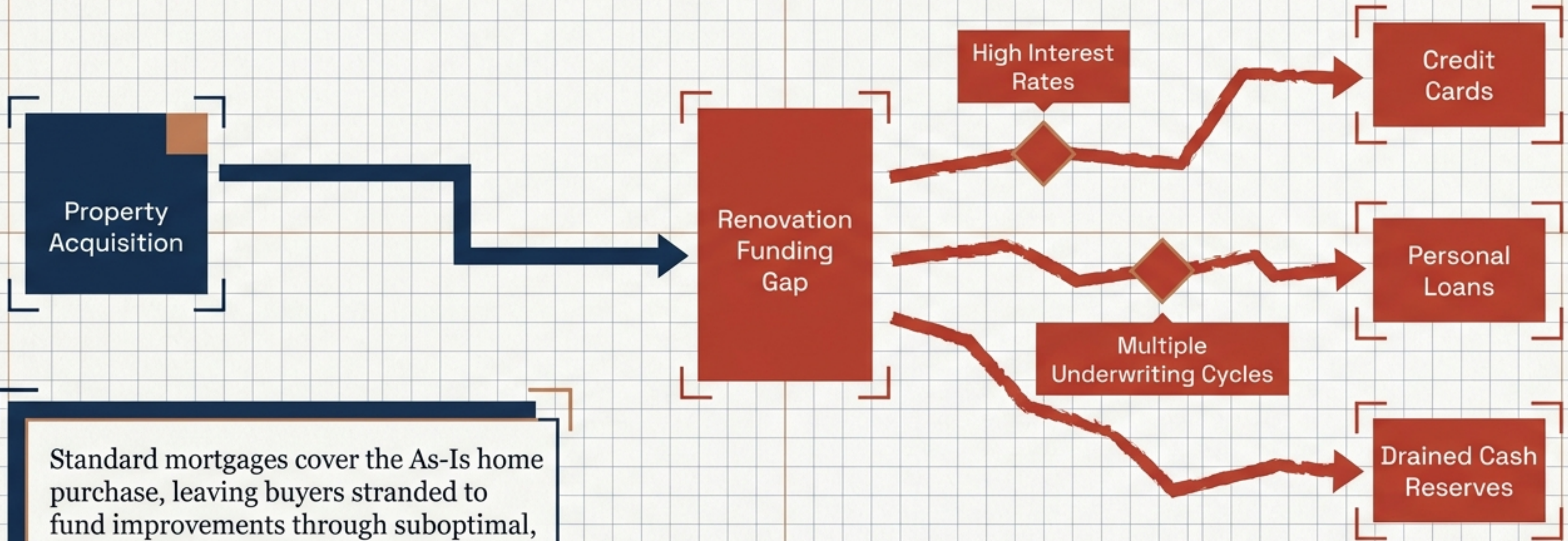


# Financing your vision in a single, structurally unified loan.

The strategic mechanics of the Fannie Mae HomeStyle<sup>®</sup> Renovation Loan.



# Traditional renovation financing penalizes buyers with fragmented capital.



Standard mortgages cover the As-Is home purchase, leaving buyers stranded to fund improvements through suboptimal, high-cost financial instruments that drain personal liquidity.

# Unifying acquisition and improvement capital into one powerful instrument.



A Fannie Mae-backed solution that allows you to purchase a fixer-upper or upgrade your current property by combining all costs into a single mortgage.

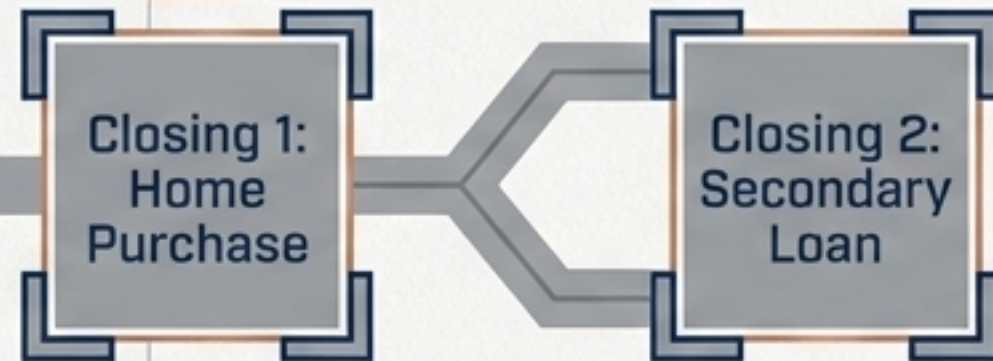
# A structural comparison of renovation funding mechanisms.

	Traditional Mortgage + Credit Cards	Traditional Mortgage + Personal Loan	The HomeStyle <sup>®</sup> Advantage
<b>Closing Process</b>	 <b>Two Closings</b> Separate processes, higher costs	 <b>Two Closings</b> Separate processes, higher costs	 <b>One Closing</b> Single, integrated transaction
<b>Interest Rate Profile</b>	 <b>Extremely High</b> High fees, variable rates	 <b>Moderate-High</b> Higher than mortgage, fixed	 <b>Competitive, Fannie Mae-backed Rates</b> Lower, stable, single rate
<b>Paperwork Burden</b>	 <b>Redundant Underwriting</b> Multiple applications and reviews	 <b>Redundant Underwriting</b> Multiple applications and reviews	 <b>Streamlined Single Approval</b> One application, one review process
<b>Borrowing Basis</b>	 <b>Current Value Only</b> Limited capital, higher out-of-pocket	 <b>Current Value Only</b> Limited capital, higher out-of-pocket	 <b>After-Improved Value</b> Borrow based on future property worth

# Operational efficiency eliminates redundant closing costs and paperwork.

## Top Path

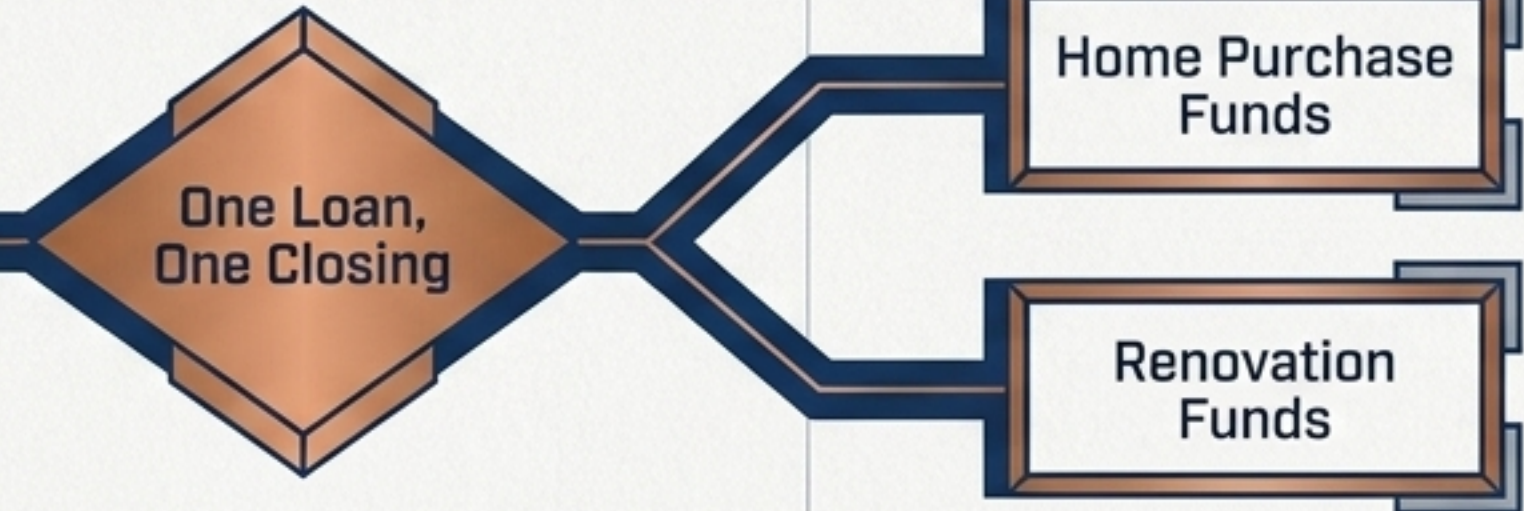
Traditional Process



**Double Fees,  
Double Underwriting**

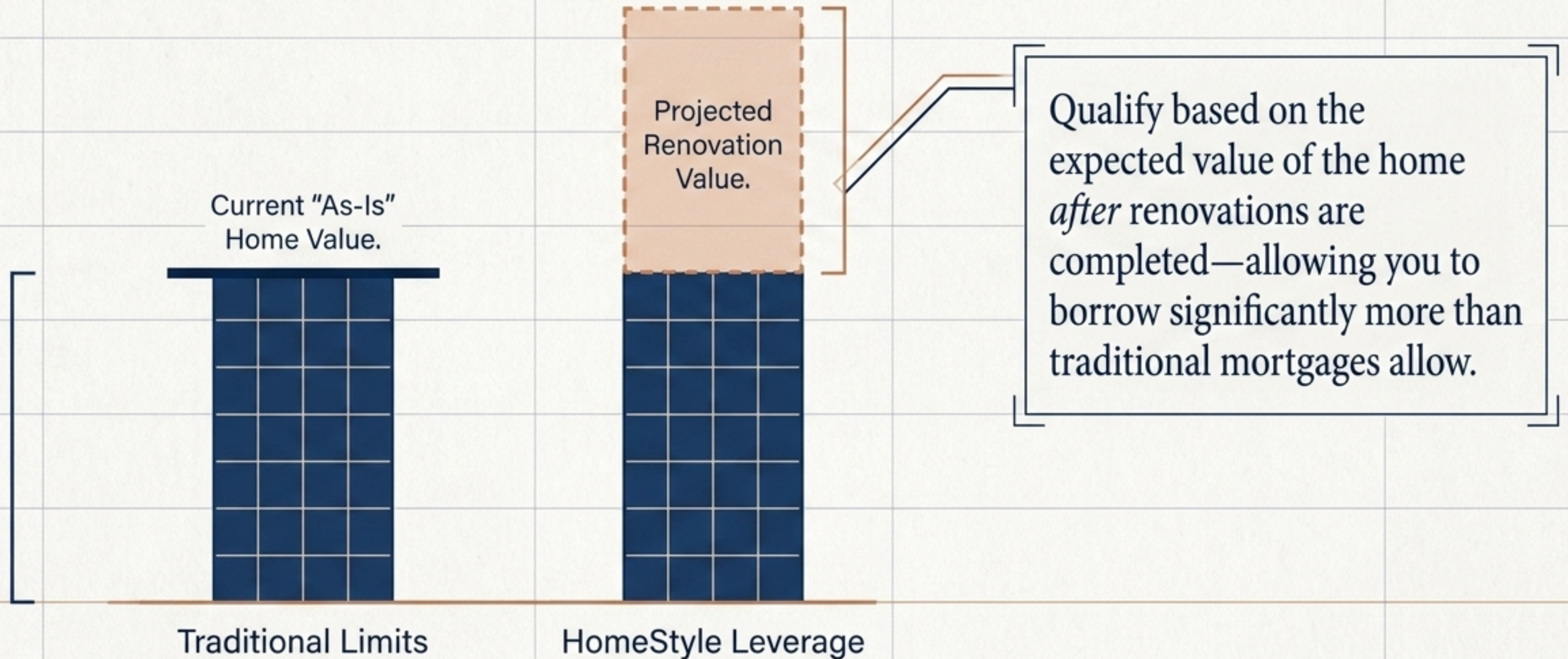
## Bottom Path

HomeStyle Process



Combine the cost of the home and renovation expenses into a single mortgage.  
Less paperwork, fewer fees, and a streamlined process from start to finish.

# Capital leverage unlocks borrowing power based on future value.



# Structural leverage generates immediate day-one equity.



## Lower Cost of Capital:

Because the loan is backed by Fannie Mae, capital is secured at lower interest rates compared to consumer debt.

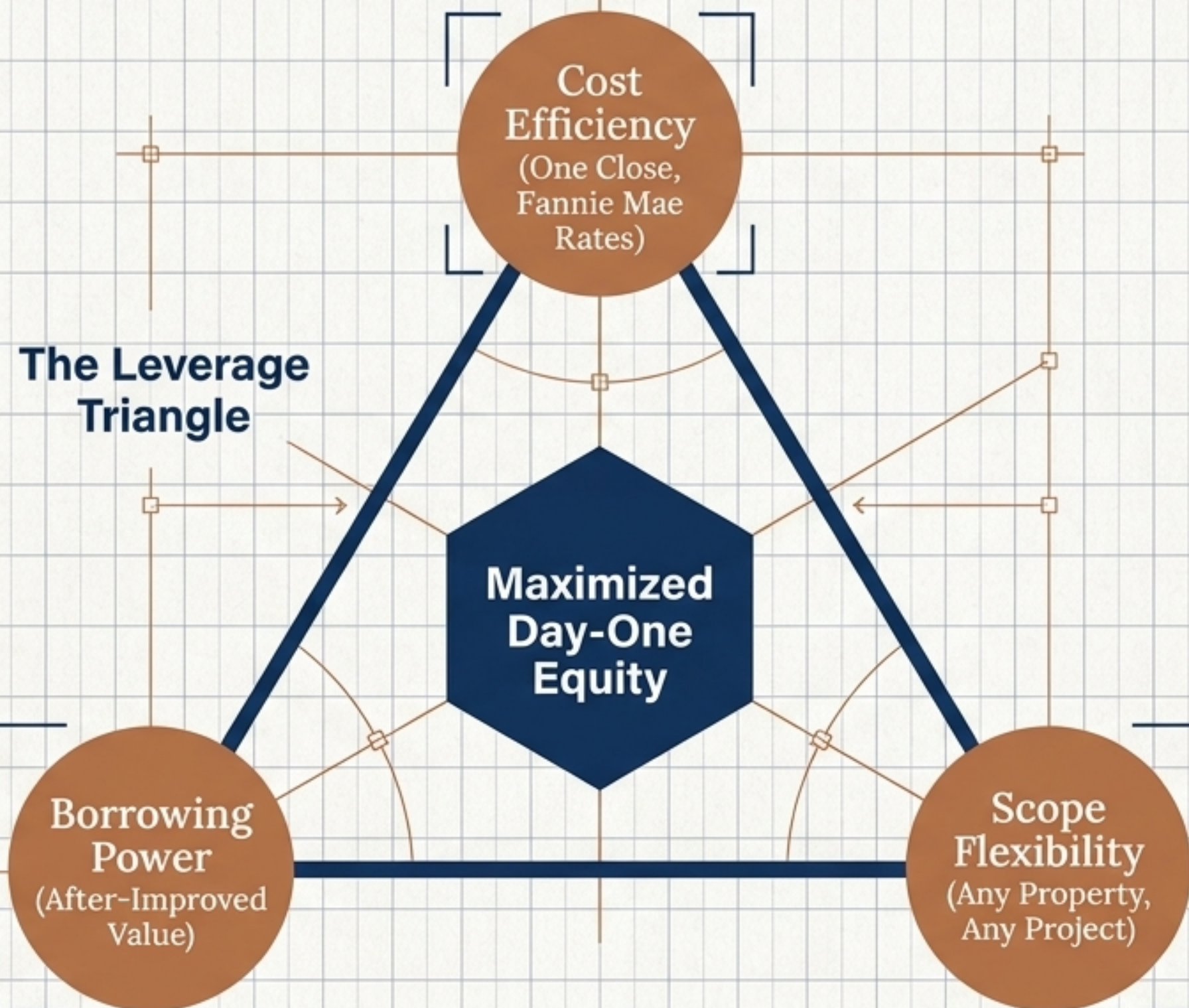
## Strategic Valuation:

Financing improvements upfront ensures the property instantly appraises higher, allowing you to build substantial equity from day one rather than waiting years to save for upgrades.

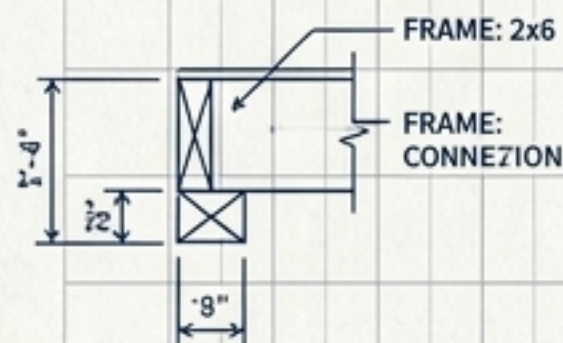
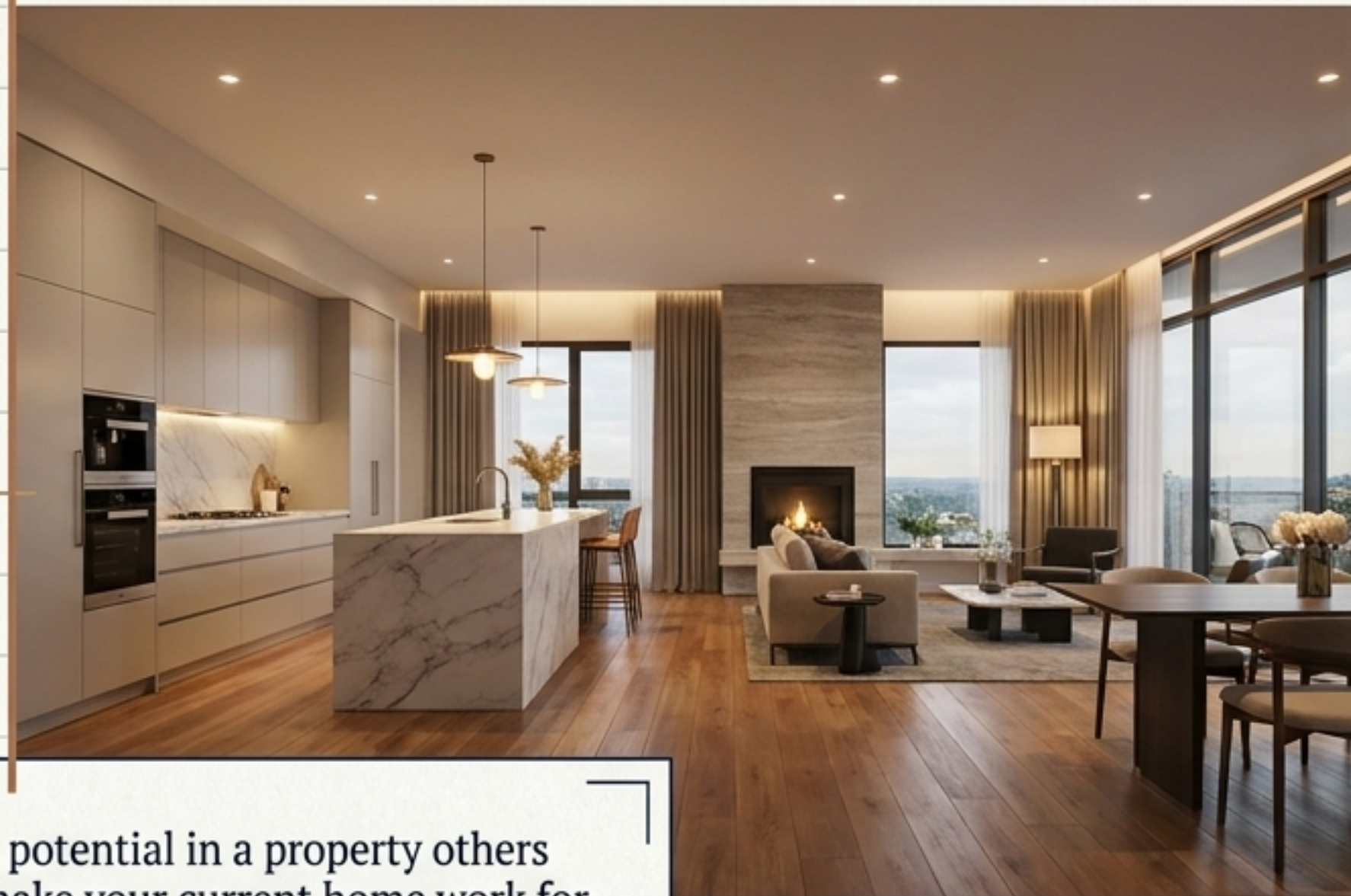
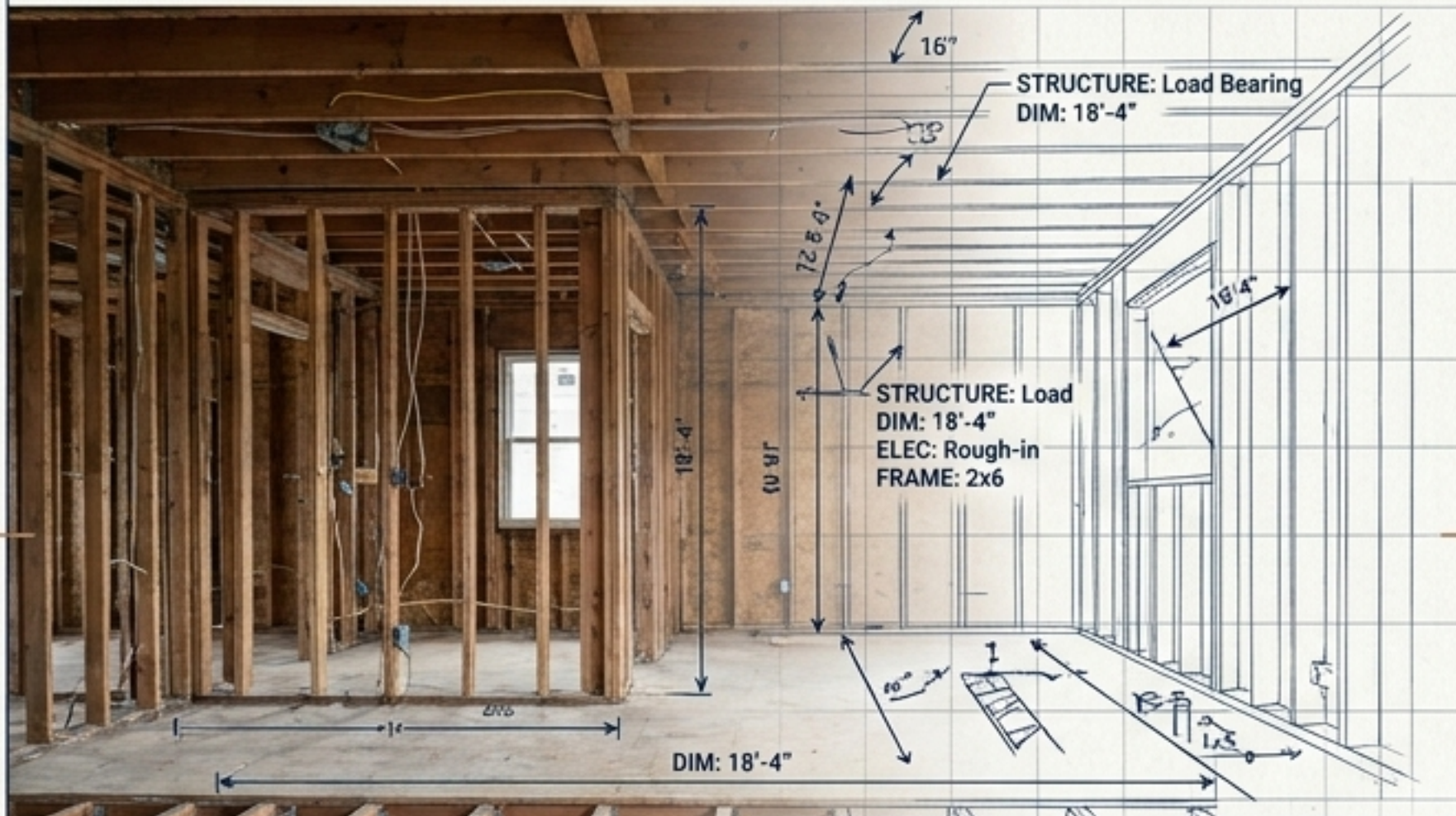
# Unrestricted scope applies superior financing to virtually any real estate asset.



# The mathematical and operational advantages compound to maximize wealth creation.



# Transform any property from a static blueprint into a high-yielding reality.



Whether you see the hidden potential in a property others overlook, or you are ready to make your current home work for you, strategic financing is the key to executing your vision.

**Renovate smarter.** Secure the Fannie Mae HomeStyle® Renovation Loan and **fund your complete vision** today. Contact us to architect your specific loan strategy.