



Renovate your home to accommodate your needs

Our renovation loan options give you possibilities

Remodeling your new or existing home to meet your needs can be expensive. Guaranteed Rate offers cost-effective loan options to help you fund home improvement projects to make your home more functional.

Create a more comfortable home by:

- Improving navigation with a wheelchair ramp, chair lift or elevator
- Widening doorways and installing new doorknobs
- Creating a safer bathroom with grab bars and walk-in shower
- Finishing your basement or repairing your roof
- Adjusting kitchen countertops and pullout cabinet shelves
- Updating flooring, reconfiguring floorplans and so much more!

Guaranteed Rate renovation loan requirements:

- Minimum FICO score applies
- Property can be primary one or two unit homes
- All rehab work must be completed by a licensed and insured contractor registered by VA

Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply, contact Guaranteed Rate for current rates and for more information.
 Waived supplemental origination fee available for VA Renovation loans only. Waived supplemental origination fee shall be \$500 or 1.5% of the mortgage loan amount up to \$2,500, whichever is higher. Other fees will apply. Eligible VA Renovation loans must have a triggered RESPA app date as of January 1, 2023, through December 31, 2023 at 11:59pm EST. This offer does not extend to Housing Finance Agency loans. "Triggered RESPA" in accordance with Regulation X, is defined as lender receipt of all six pieces of information received in a secure format; applicant name, property address, home value, loan amount, income and SSN. Not all borrowers will be approved. Borrower's interest rate will depend upon the specific characteristics of borrower's loan transaction, credit profile and other criteria. Offer not available from any d/b/a or operations that do not operate under the Guaranteed Rate name. Restrictions apply. Guaranteed Rate, Inc. is a private corporation organized under the laws of the State of Delaware. It has no affiliation with the US Department of Housing and Urban Development, the US Department of Veterans Affairs, the US Department of Agriculture or any other government agency.
 United Service Organizations, Inc. (USO) is a non-profit 501(c)(3) organization (EIN/Tax ID: 13-1610451) and not part of the Department of Defense (DoD).

Contact me today to learn more about what our Renovation team can do for you!



George Agban
VP of Mortgage Lending

O: (281) 602-4353 C: (281) 602-4353
 rate.com/georgeagban George.Agban@rate.com
 2603 Augusta Drive, Suite 400 Houston, TX 77057