

Purchase Plus Improvement Loans

(Improve it now, not when you sell it!)

Are you considering:

- Additional living space
- Pool and/or spa
- New roof
- Energy conservation and solar energy improvements
- New plumbing, electrical or HVAC systems
- New kitchen, baths, flooring or windows
- New fencing, sprinkler system or garage

We offer:

- Roll in as much as 25% of the "as is" purchase price into your loan for improvements
- Up to 120 days from closing to complete improvements
- Loan amounts up to 95% of the "as improved" value
- Minimum 660 credit score
- Maximum loan amount of \$1,000,000
- Terms up to 30 years

Contact your ViewPoint Bankers Mortgage Professional today for more details.



ViewPointSM
BANKERS MORTGAGE

vpbmortgage.com

APR = Annual Percentage Rate. Normal credit standards apply. Payment Example: 6.439% APR based on Loan Amount of \$180,000 (\$200,000 purchase price plus \$25,000 improvements and 20% down payment). Principal & Interest Payment of \$1122.97 for 30-years. Rates subject to change. Rate quoted as of 9/17/2008.

 **EQUAL HOUSING
LENDER**