

# VA RENOVATION PROGRAM

BUY AND RENOVATE WITH ONE LOAN

► VA Renovation loan allows eligible Veterans to purchase or refinance a home while financing the cost of repairs and upgrades into one loan. This program offers up to 100% financing with no down payment and no monthly mortgage insurance, making it a powerful option for improving or customizing a home.

## PROGRAM FEATURES:

- Available for both purchase and refinance
- Finance up to \$100,000 in repair costs
- Covers remodeling, cosmetic updates, and home improvements
- Includes accessibility upgrades for specialized needs
- Option to combine with a cash-out refinance
- Appraisal based on after-completion value
- Renovation work begins after closing and funding

## WHY THIS PROGRAM STANDS OUT:

- No down payment required for eligible Veterans
- No monthly mortgage insurance
- Ability to customize or upgrade the home immediately
- Combines purchase and renovation into one loan

## ELIGIBILITY & ADDITIONAL GUIDELINES:

- Condos are eligible
- Manual underwriting allowed (max 45% DTI)
- 3-4 unit properties require higher credit scores
- Higher loan amounts may require stronger credit profiles
- Not available in Puerto Rico

**FICO Requirements:**  
**580+ for up to 90% LTV**  
**600+ for up to 100% LTV**

**Up to 100% of the purchase price + renovation costs**

*Consumer Disclaimers: The flyer is not a commitment or guarantee to lend; rates, fees, and credits are subject to change without notice; and some products and services are provided by a mortgage lender with whom Tag Lending Group has a business relationship.*

**CALL TODAY FOR DETAILS!**

**TAG LENDING GROUP**

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**SCAN NOW!**

