

PULASKI BANK HOME LENDING OFFERS

Purchase Rehab Loans

Both Conventional and FHA 203K Loans

How Can I Buy a Home and Then Find Money to Fix Up the Home?

Why do I want to know about Purchase Rehab loans in today's market? With the recent increases in foreclosures and short sales, many homes today will not pass inspection and condition for a 'standard' Mortgage. So, the perfect loan may be at Pulaski Bank Home Lending, a Purchase-Rehab Loan.

- Negotiate the home sale.
- Do inspections to confirm your level of desire to continue with the sale.
- Contact Contractors for the cost of improvements you want to make to your new home. Confirm value after the improvements are made
- Add the cost of the improvements into the home including contingency costs, inspection, etc.
- Close the home loan, ... The Seller will receive their proceeds and an escrow account will be started for your improvements.



- FHA 203K loan has loan limits and time considerations.
- Our two step Conventional Loan will allow for higher sales values, up to \$600M in purchase & improvements.
- Equity and reserves are the key to approval of these purchase rehab loans.
- Call Jim for Details!



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