

renovation loans



	Conventional	FHA 203(k)
Primary Residence	✓	✓
Multi-Family Home (2-4 units)	✓	✓
Second Home	✓	✗
Investor Option	✓	✗
Upfront Mortgage Insurance Fee	✗	1.75% (can be financed)
Minimum Down Payment	5%	3.5%
Gift Funds	✓	✓
Structural Repairs	✓	✓
Addition	✓	✓

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