



# Give your house the *right treatment*



## Get A *Refreshing Start* Today with the renovation program FHA 203K!

W.J. Bradley understands that not all houses are perfect exactly the way they are, but we believe in potential. Our **Refresh Program\*** allows you to obtain financing for revitalizing your home with either minor or major improvements.

**Does your kitchen or bathroom need a quick facelift? Just bought a home that requires major repairs before moving in?**

Even if the current value of the property is insufficient to support the loan, as long as the value of your home after the renovations can support the loan, The Refresh Program allows you to finance the work.

Contact  
**Jim Barnett**  
now to get started  
on your home  
improvement  
project!



### Understanding The Loan Program:

- **Qualify with less than perfect credit**
- **Low down payments**
- **Available for various types of homes** (*single family, condo, town house, mixed use, or 1-4 unit buildings*)
- **Must be owner occupied house** (*not available on investment properties*)
- **Home inspection estimate prior to work, followed by appraisal of work completed** (*escrow holdback of renovation funds*)

**Jim Barnett**, Certified Mortgage Planning Specialist

**Office:** 623.594.7600 **Toll Free:** 877.594.7600

Jim.barnett@wjbradley.com • [www.jimbarnettconsulting.com](http://www.jimbarnettconsulting.com)