



Does the **DREAM HOME** you found **NEED A LITTLE TLC?**

With *Adams Community Bank's Purchase Renovation Mortgage*, borrowers can purchase a home and finance renovation costs with one loan and one closing.

Check out the advantages of this lending option:

- Up to 95% Financing *
- Choose any available Adams Community Bank ARM or Fixed Rate product; no interest rate increase for renovation purposes. **
- Renovation funds can be used for structural, safety and/or cosmetic items.
- Available for small and large renovations ***
- Contractor estimates and/or material quotes are needed prior to ordering an appraisal.
- One loan may save fees from multiple closings.
- Funds are disbursed at closing to purchase home; the renovation funds are held by the Bank and released to the buyer as the renovation work is completed. Bank inspections may be required at the time of request.



* Value will be based on purchase price & renovation costs or value upon completion of renovations, whichever is lower. PMI insurance will be required if the loan to value is over 80%.

** Rate may increase based on credit score.

*** Final approval will be based on completed value and borrower affordability.

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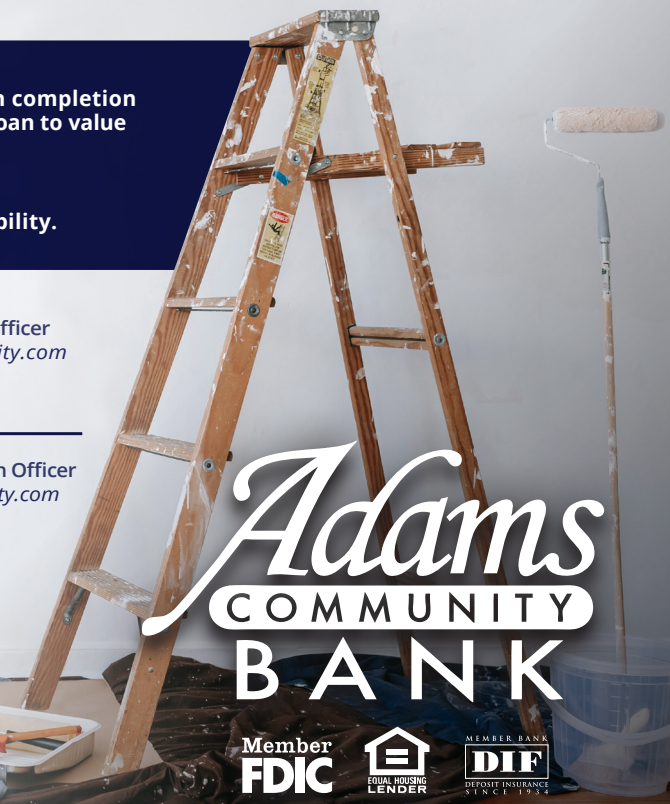
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