

TURNING A HOUSE INTO *Your Home* RENOVATION HOME LOANS




HOME LOANS®

ENSURING *Confidence* EVERY STEP OF THE WAY

Certainty Home Loans has been helping homebuyers for over 20 years, with a focus on making homeownership a reality by putting people first and investing in the right technology to make the homebuying experience as simple as possible.

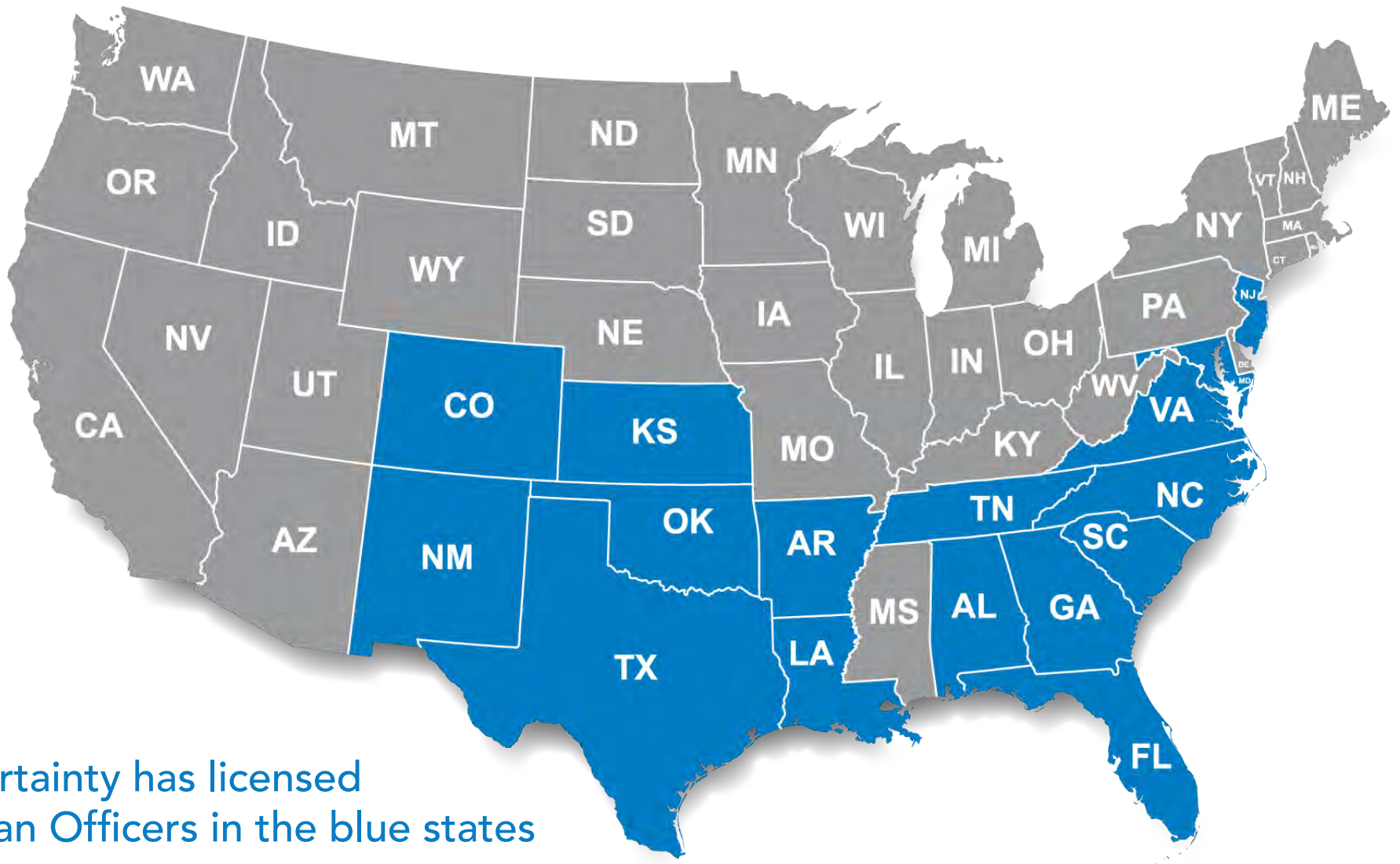
Our customers benefit from having a dedicated and experienced Loan Officer and renovation specialist available to them throughout the renovation process. We know what it takes to meet the needs of everyone involved and get the job done.

Welcome to a simplified renovation mortgage process that was made to exceed your expectations.

Create the home of your dreams.



YOUR PARTNER IN RENOVATING YOUR HOME



Certainty has licensed
Loan Officers in the blue states

BROADEN YOUR OPTIONS WITH RENOVATION LOANS

Finding the perfect home in today's competitive market can be difficult. To broaden your options, you should consider the option of purchasing a fixer-upper and renovating it to match your personal tastes.

A renovation home loan allows you to get the financing needed to buy a new property *and the funds* they need to make the renovations and/or repairs on the home. Even better, it's all rolled up into one affordable monthly mortgage payment.

Our dedicated Renovation Specialists will work with you to help find competent licensed contractors, get bids, and obtain renovation information. We even manage the renovation financing by disbursing payment to the contractor on your behalf at key stages of progress so you can focus on the renovation.

There's no need to compromise or live in a home that does not fit your lifestyle.



BENEFITS OF RENOVATION MORTGAGES



Combines the purchase price of the home with the cost of the improvements.



Allows you to roll everything into a monthly mortgage payment instead of having to make a large payment for the renovations all at once.



Gives you the ability to hire professionals to do the work so you can focus on other things.



Transforms an outdated house into the dream home you've always wanted, and often increases the value of it.



Allows sellers to sell a house "as-is" without needing to make repairs or updates on a house they are moving out of.



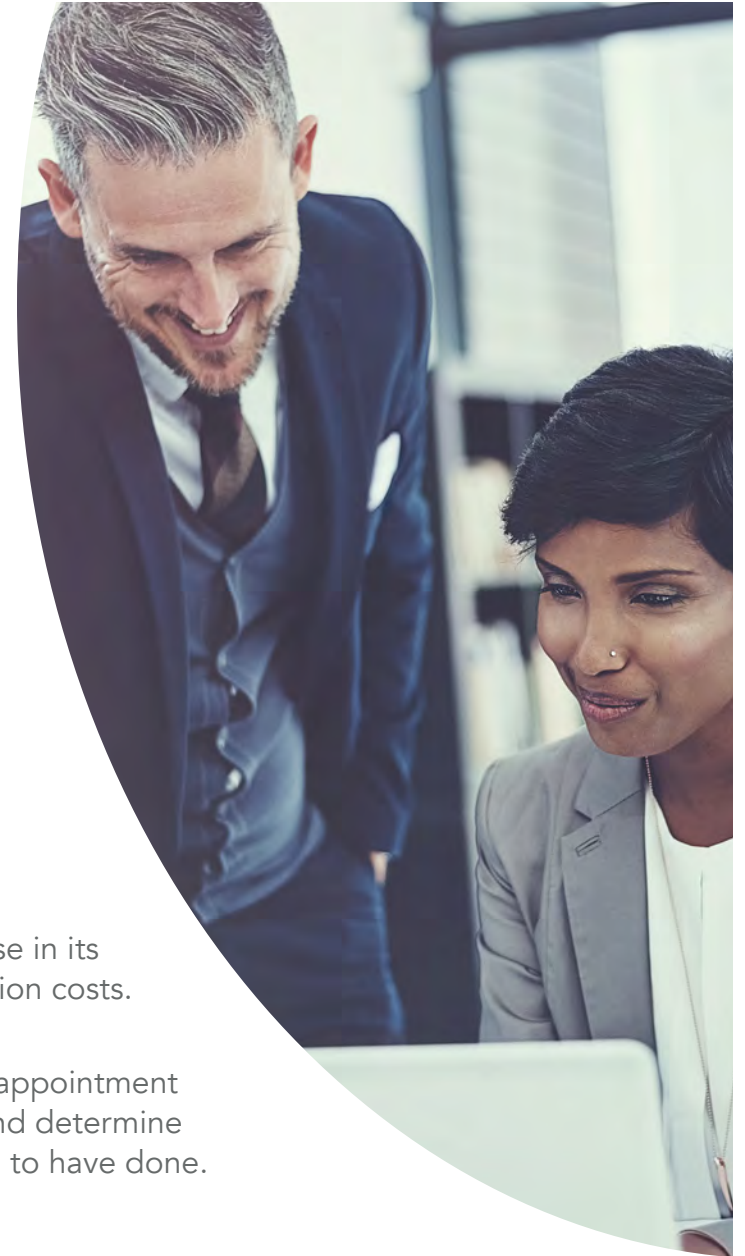
Seller never has an appraisal or inspection repair requirement prior to closing – all work can be done by the buyers' contractor after closing.

CERTAINTY'S COMMITTED RENOVATION TEAM

When you work with Certainty, you gain a dedicated team of Renovation Specialists that are here to assist and navigate the entire renovation process, from coordinating with contractors to understanding the construction draw process.

THE RENOVATION LOAN PROCESS:

- 1. GET PRE-QUALIFIED** - Easily find out what loan amount you can pre-qualify for with our Digital Mortgage. You will work with your Loan Officer and Renovation Specialist throughout the entire renovation journey.
- 2. FIND THE PERFECT LOCATION** - It's time to find your ideal home to renovate! Remember, it doesn't have to be perfect. After the renovation, your home will be exactly what you want.
- 3. MAKE AN OFFER** - Negotiate the best price you can to purchase the house in its "As-Is" condition. The difference in pricing will give you more room for renovation costs.
- 4. DEFINE THE RENOVATION & CHOOSE A CONTRACTOR** - Set up an appointment with a HUD consultant and/or contractor of your choice to review the project and determine the cost of the repairs that will be required, and the cost of what you would like to have done. Your Certainty Renovation Specialist will help along the way.



5. APPRAISAL COMPLETION - Your dedicated Certainty team will be working behind the scenes to order the appraisal as soon as we have the contractors' information, scope of work and cost estimate. The appraisal will be based on what the house will be worth after the renovations are complete.

6. PROCESSING & UNDERWRITING - This is the typical mortgage process of verifying all of the information provided. You may be asked to provide additional documentation - but don't worry, we just have to make sure the "i's" are dotted and the "t's" are crossed. During this time, you will review the appraisal and final renovation budget with the loan team and prepare for closing.

7. CLOSING - We're almost there! Review, sign and return the Closing Disclosures, which you will receive at least 3 days before closing. You will sign the Closing Documents on the day of closing. The Renovation funds are set aside in an interest-bearing escrow account.

8. RENOVATION BEGINS - Renovations need to start within 30 days of closing and must be complete within 6 months. The Renovation Specialist will work with you and your contractors to make sure everyone understands the construction draw processes, and that the contractor is paid in a timely manner for work completed.

9. FINAL INSPECTION COMPLETION - After all work is completed, the renovation escrow will be closed and a final inspection is conducted to ensure that all renovations have been completed as proposed. The contractor will provide all final inspection records to document that everything was completed and are up to code.

10. ENJOY YOUR NEW HOME - Congrats! Your new home is ready and it's time to enjoy what you have created.



Ensuring confidence from start to close.

CERTAINTY'S DIGITAL MORTGAGE PLATFORM

State-of-the-art loan origination in the palm of your hand.

At Certainty, we've invested in industry leading technology that allows us to pull credit, review your documentation and generate a pre-qualification letter all from your mobile device so you can focus on building you dream home.

Starting the loan process on the right foot is imperative to helping our customers navigate the renovation process and keep everyone in the loop.



FAST AND SIMPLE

All you need to start an application is a name, email and phone number. When you're ready, you can submit your app in as little as 1.47 minutes.



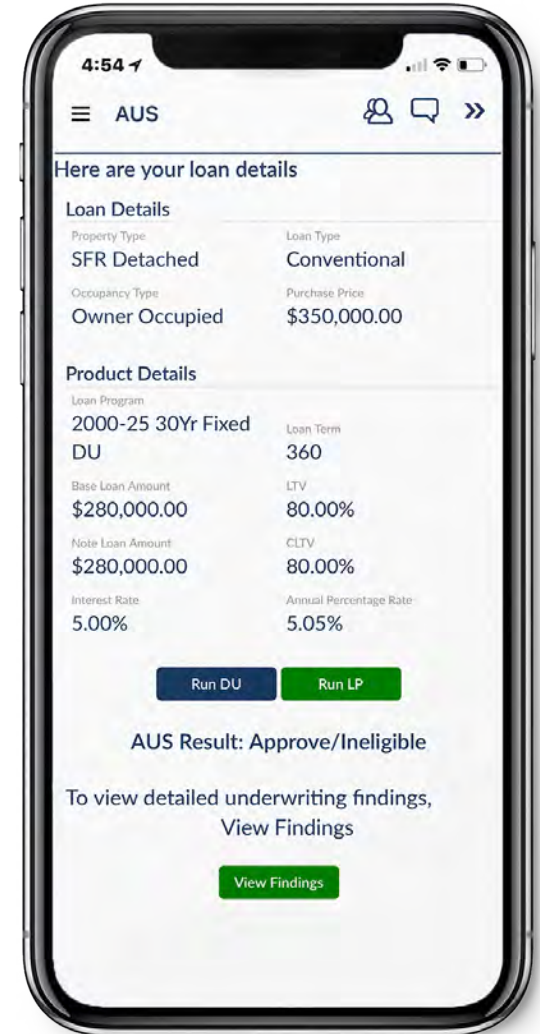
FULLY DIGITAL

Our Digital Mortgage is available on a phone or computer – wherever you want, whenever you want. It even has push notifications so everyone can stay informed.



3 APP SUITE

Experience an end-to-end digital platform for Loan Officers, partners, and our customers. We can video chat with our customers who need assistance in-app.





E-CLOSE MAKES CLOSING

simple & safe

Now you can feel safer than ever! With Certainty's eClose capability, 90% of the mortgage documents can be reviewed and signed electronically prior to your closing appointment.

Welcome to a simple closing process that saves time and gets our homebuyers into their home as quickly as possible.

Tech designed to empower you.

“ Our Loan Officer did a good job of arranging signature closing with a mobile notary at our location. Documents that did not require notary witness were signed off easily in the docuSign app. Thanks so much for an efficient process.”

Katherin B.
CERTAINTY CUSTOMER

Powerful LOAN PRODUCTS



At Certainty, we know that one size doesn't fit all when it comes to loan products. Whether you are a first-time homebuyer or a seasoned pro, we have a renovation financing option that will fit your needs.

OUR RENOVATION HOME LOAN LENDING SUITE INCLUDES:

CONVENTIONAL FNMA HOMESTYLE® RENOVATION LOANS - The benefits of FNMA guidelines, conforming loan limits and Private Mortgage Insurance. Owner occupied, 2nd Home and SFR investment properties. Structural repairs, home additions, Accessory Dwelling Units, complete home remodel, landscaping and adding a swimming pool.

FHA 203(K) STANDARD RENOVATION LOAN - Owner occupied only, The benefits of FHA credit guidelines, property can be financed in as-is condition with as little as 3.5% down payment, Seller can pay up to 6% of sales price in closing costs. Structural repairs allowed, home additions, complete remodel if needed. Hud Consultant services required.

FHA 203(K) LIMITED RENOVATION LOAN - Owner occupied only, The benefits of FHA credit guidelines, property can be financed in as-is condition with as little as 3.5% down payment, Seller can pay up to 6% of sales price in closing costs. Designed for cosmetic non-structural repairs and updates. Up to \$35,000 in total renovation costs can be included in loan, Hud Consultant not required.

Renovation products that exceed your expectations.



YOUR CERTAINTY TEAM AT WORK FOR YOU

One of the key benefits of working with your Certainty team is that we know the importance of communication. We never lose sight of the fact that this is likely one of the most exciting decisions of your lives. We will be available to answer any questions throughout the entire process – from pre-qualification, to closing - and beyond.

YOUR LOAN OFFICERS WILL:

- Educate you on your home loan options so you can determine what is right for you.
- Provide you with educational information and help you navigate the renovation loan process.
- Proactively communicate with all parties throughout each stage of the loan process.
- Provide a digital mortgage process to make the mortgage process as simple as possible and get your keys in hand quickly.
- Provide personalized service – available after hours and on weekends.
- Always strive to close loans accurately and on time.

“ Just imagine your home renovated the way you would like it to be, then let us show you how you can add the cost of renovation to your mortgage loan. Our team makes a complicated process, simple.”

Jim Nunn,

RVP RENOVATION LENDING



ENSURING CONFIDENCE EVERY STEP OF THE WAY

This is not a commitment to lend. Program restrictions apply. Certainty Home Loans, LLC, is a Delaware Limited Liability Company headquartered at 6860 Dallas Pkwy #450, Plano, TX 75024. (866) 599-5510. Company NMLS# 2146 (www.nmlsconsumeraccess.org) Certainty Home Loans, LLC is licensed, registered, or exempt from licensing to conduct business in the following states which require license disclosure on advertising materials: Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act RMLA#41FBO-81462; Kansas Mortgage Company License MC.0025308; Licensed by the N.J. Department of Banking and Insurance; Registered under Texas SML Mortgage Banker Registration; Virginia Lender/Broker License # MC-5707; This information is accurate as of 04/07/2021. ©2021 Certainty Home Loans, LLC, All Rights Reserved. Equal Housing Lender.