

FHA Title-One Home Improvement Loan

frequently asked questions...

Q. How do we know we qualify?

A. Call us at 1-800-715-8472 to prequalify right over the phone. Ask for the FHA Title-One Dept.

Q. How much can we borrow?

A. Up to \$25,000 for a single-family home or up to \$12,000 per unit (up to \$60,000 for a five-unit property).

Q. Do we need a contractor?

A. You can be your own contractor, sub-contract what you can't handle yourself or even do the whole job yourself... just make sure you comply with local building laws.

Q. Is this loan tax deductible?

A. Interest may be tax-deductible (consult your tax advisor*).

Q. Must the work be completed before we get the loan?

A. No. You get all your money before you start the work.

Q. Is this a good time to start?

A. We can't answer that until we talk to you. So call the Admirals Bank FHA Title-One Department today at 1-800-715-8472.

FOR MORE INFORMATION

Call 1-800-715-8472
Ask for Home Improvement Lending

Email: TitleOne@admiralsbank.com

Finance your home improvement dreams TODAY with a FHA Title One Home Improvement Loan.



FHA TITLE-ONE HOME IMPROVEMENT LOAN



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FHA TITLE-ONE HOME IMPROVEMENT LOAN

Admirals Bank offers a number of specialty products, but none as unique as the FHA Title-One Home Improvement Loan. This program gives homeowners an opportunity to quickly and affordably finance home repairs and improvements.

Why Choose the FHA Title-One Home Improvement Loan?

Through the FHA Title-One Home Improvement Loan program, HUD insures Admirals Bank to finance eligible borrowers with its own funds. There is no equity requirement, and no appraisal is necessary. This allows Admirals Bank to finance your home improvement project faster than most lenders.

About Admirals Bank

As the largest direct lender of FHA Title-One Home Improvement Loans, Admirals Bank is a superior financial resource. With an entire department dedicated to funding and servicing FHA Title-One Home Improvement Loans, we guarantee you will always receive fast, responsive service.

Admirals Bank is an FDIC insured, Federal Savings Bank. We are an Equal Housing Lender that has serviced the community for over fifty years.

PROGRAM BENEFITS

The FHA Title-One Home Improvement Loan program offers many benefits not available through traditional financing options.

- Loan decisions within 24-48 hours
- No equity required
- No appraisal necessary
- Obtain up to \$25,000 for a single-family home or up to \$12,000 per unit (max \$60,000) for a multi-family property
- Low fixed rates
- Flexible payment terms of up to twenty years with no prepayment penalties
- Interest may be tax-deductible*



CALL TODAY!

1(800)715-8472

Ask for the Home Improvement
Lending Department

HOME IMPROVEMENT PROJECT LIST

These are just a few examples of home improvement projects that are eligible for financing with an FHA Title-One Home Improvement Loan:

- Upgrade to existing bathroom or kitchen
- New bathroom
- Finished attic or basement
- Sunrooms
- Additions
- Carport or garage
- Enclosed porch
- Hardwood floors
- New siding or replacement windows
- Roof replacement or repair
- HVAC install or upgrade
- Green solutions
- Solar Panels
- Wind Power
- Geothermal systems
- Most projects qualify

All loans are subject to individual credit approval. *The Internal Revenue Service allows homeowners to deduct interest on mortgage debt, including home equity facilities. Certain restrictions do apply so please consult with your tax advisor regarding deductibility of interest. All loans subject to individual credit approval.

ADMIRALS BANK
Home Improvement Lending

