

Purchase + Improvements

Calgary's older neighborhoods have a lot to offer homebuyers; large lots, mature trees, proximity to family/friends, good schools etc.

As a result, many Calgary homeowners fall in love with a neighborhood but wouldn't consider buying because the home itself needs some TLC and upgrades.

With Purchase + Improvements financing, you would be able to apply for a mortgage loan and add the cost of renovations to your mortgage amount, enabling you to transform an old home into the home of your dreams in the neighborhood you love, all included in one application with no upfront costs.

Need to build a detached garage or create an entertainment space in your basement? With Purchase + Improvements you will be able to transform your home and tailor it to your needs and the needs of your family with only 5% down payment.

Stay on budget! - If your home buying budget is \$700,000 but you are not happy with the features or neighborhood you can look at a lower priced house and customize it to meet your needs, while still staying within the \$700,000 budget and monthly payment.

How would Purchase + Improvements affect my mortgage payments? \$10,000 of renovations adds approximately \$50 to your mortgage payment.

If you'd like to purchase a home and complete the renovations you can! With the approval of the mortgage you can buy the home of your dreams and not have to worry about paying a deposit or any other costs of the renovations upfront.

Ask me how you can own the home of your dreams and customize it to meet your needs.

*This option is not restricted to insured mortgages and is also applicable if you have 20% or more as a down payment, or are buying a home over \$1,000,000.

Refinance + Improvements

Do you love your home & neighborhood but feel your home could use some updating?

If you already own a home, you can refinance and use the current equity to renovate and increase the value of your home. Refinance options available to 80% or 85% LTV.

Ask me how you can refinance your home and customize it to meet your needs.

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