



**IH Credit Union is helping build better homes & better communities!**

## "Fixer-Upper" Home Loan

The "Fixer-Upper" Home Loan is a mortgage that can be used to purchase and then repair & improve a home that needs a little TLC.

- All work must be performed by a licensed and insured contractor
- Estimate from contractor must be provided
- 5% to 10% down payment, depending on credit
- Down payment can be gifted funds
- Employment history requirements
- Owner occupied only

**Contact Matt Clark** (NMLS 478107) at **(937) 869-1332**

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ACCOUNTS INSURED UP TO \$500,000. American Share insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. This institution is not federally insured.

