



**SOUTH CENTRAL BANK**  
THE BANK FOR CONTRACTORS  
[WWW.REMODELOAN.COM](http://WWW.REMODELOAN.COM)

# FHA TITLE I



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If your credit is good or even not so good, and you have no equity, FHA Title I Smart Improvement Loans provide you an installment loan to finance your remodeling project with affordable monthly payments.

Room additions

Kitchens/Baths

Garages

Seasonal Rooms

Decks/Porches

Windows/Doors

Siding/Soffits

Roofing

Electrical

Plumbing



# SIMPLE QUALIFICATIONS

- Good or Not-So-Good Credit
- No appraisal
- No equity requirements

# BENEFITS/FEATURES

- Fixed monthly payments
- Tax deductible  
-Your interest can be deductible if it is secured by a mortgage on your home
- No prepayment fee
- No annual charge
- No minimum loan
- Loans up to \$25,000  
(\$60,000 for multi-family)
- First payment not due until 30-60 days AFTER completion



## CONTRACTOR CONTACT INFO



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