

# Hints For Homeowners

## Home Improvement Made Easy

(NAPSA)—The American dream can come in many forms.

When it comes to home ownership, low mortgage rates and housing prices mean that dream can become a reality for many hardworking families. Moreover, the rash of foreclosures has created new opportunities for people willing to take a chance on buying a home and investing in its restoration. This can create a home to live in and an opportunity to earn a return on the investment in a house.

To help, there are a number of government-insured and conventional loan programs that address this opportunity and may open the door for those who need help making the investment in home improvement projects that will create value.

One example of a simple solution to a common roadblock is an independent mortgage lender working to make sure home improvements are within reach and that foreclosed properties are seen as a home-buying opportunity and not a risky proposition.

The company works with homeowners to make the changes and repairs to a new or existing home through an easy lending process. It helps the homeowner combine costs into one simple payment included in a mortgage payment. The loan can be used to buy a new home or refinance an existing one. This method allows the loan to process quickly and the improvement work to get done as soon as possible.

Each Stonegate Mortgage Home Improvement Program (HIP) borrower gets a dedicated



**Home improvements can be an important way to not only maintain your home and keep it safe and comfortable but to build equity and increase value.**

project manager who helps ensure that the whole process moves quickly. The project managers work with the borrowers from loan origination to loan closing. They assist in identifying contractors, defining the scope of work and keeping everyone informed of the progress.

As one homeowner looking to make some renovations in the most cost-efficient and comfortable way possible said, “We gutted the interior walls, did a complete remodel of our upstairs, moved a bathroom around and received new flooring. The whole process was incredible. Stonegate was there for me the entire time and expedited my loan so I was able to start right away and not be without a home. Overall, it went very well. I’ve already recommended the program to many of my friends and family.”

To learn more about the program and to hear from homeowners who have participated, visit [www.stonegatemt.com](http://www.stonegatemt.com) and click on the HIP tab.