

The Blueprint to Closing

**Saving deals and expanding inventory
with renovation loans.**

**Jennifer Hill | NMLS 238593 | Loans, Laughs and Speakers
303.901.6042 | jennifer@almortgageinc.com**

THE ANATOMY OF A DEAD DEAL

THE BANK: "UNFINANCEABLE"

FHA/VA standards flag safety hazards and deferred maintenance.



THE BUYER: "PRICED OUT"

Buyers want turnkey but can only afford outdated properties.

THE SELLER: "BROKE & AS-IS"

Seller lacks the funds to make required repairs.

Financing the future, not the present

	Traditional Financing	Renovation Financing
Appraisal Basis	Current Condition.	"After-Improved Value."
Repair Funding	Large cash reserves upfront.	Financed directly into the mortgage.
Property Standards	Must meet FHA/VA safety standards to close.	Required repairs are completed after closing.
Seller Burden	Seller must fix issues.	Seller can sell completely "As-Is."

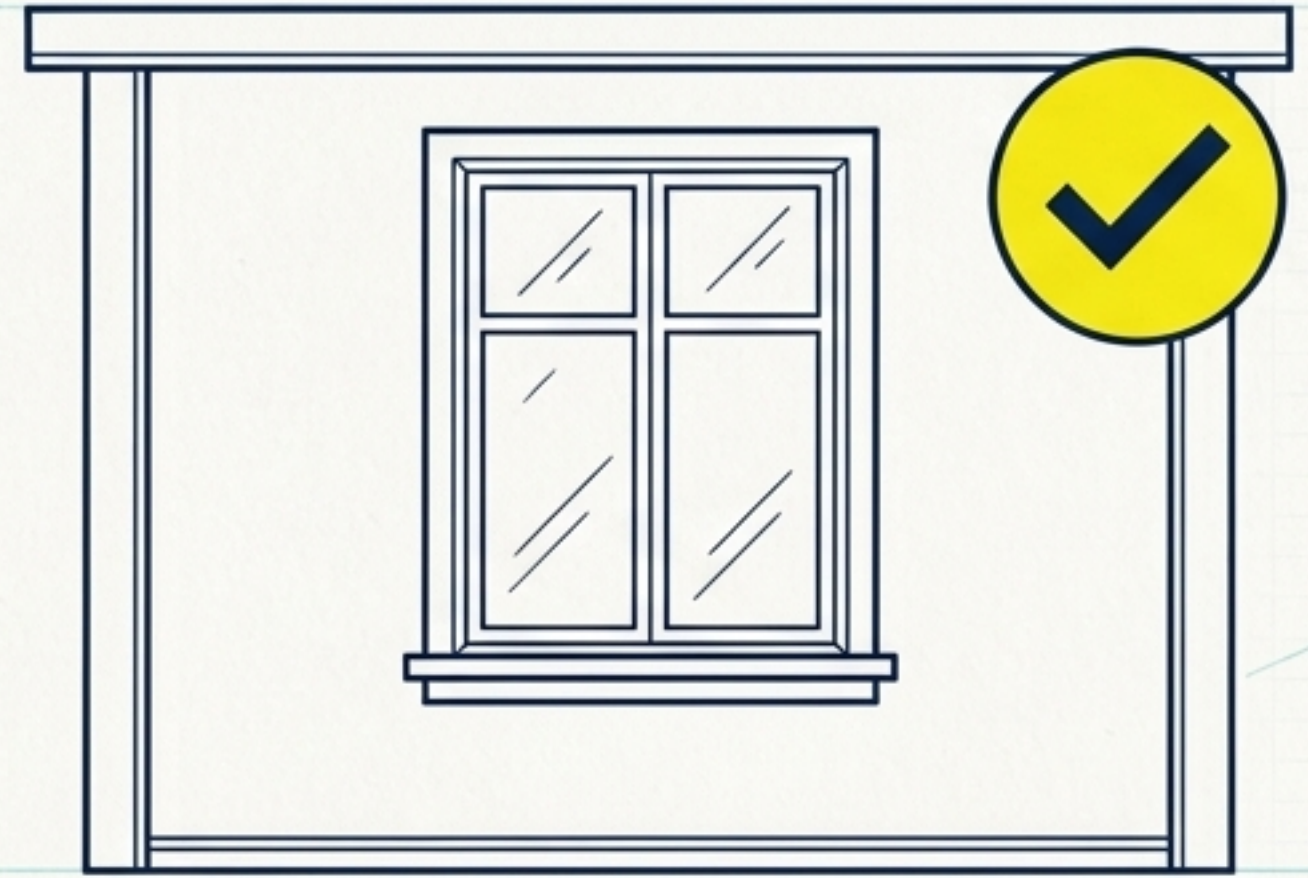
Rescuing the “unfinanceable” property

The Symptoms



Peeling paint, broken windows, aging roofs, exposed wiring, and outdated panels that trigger lender overlays and insurance threats.

The Renovation Cure



Programs like FHA 203(k) allow required repairs to be financed post-closing. Satisfies FHA/VA requirements for Safety, Security, and Soundness without killing the transaction.

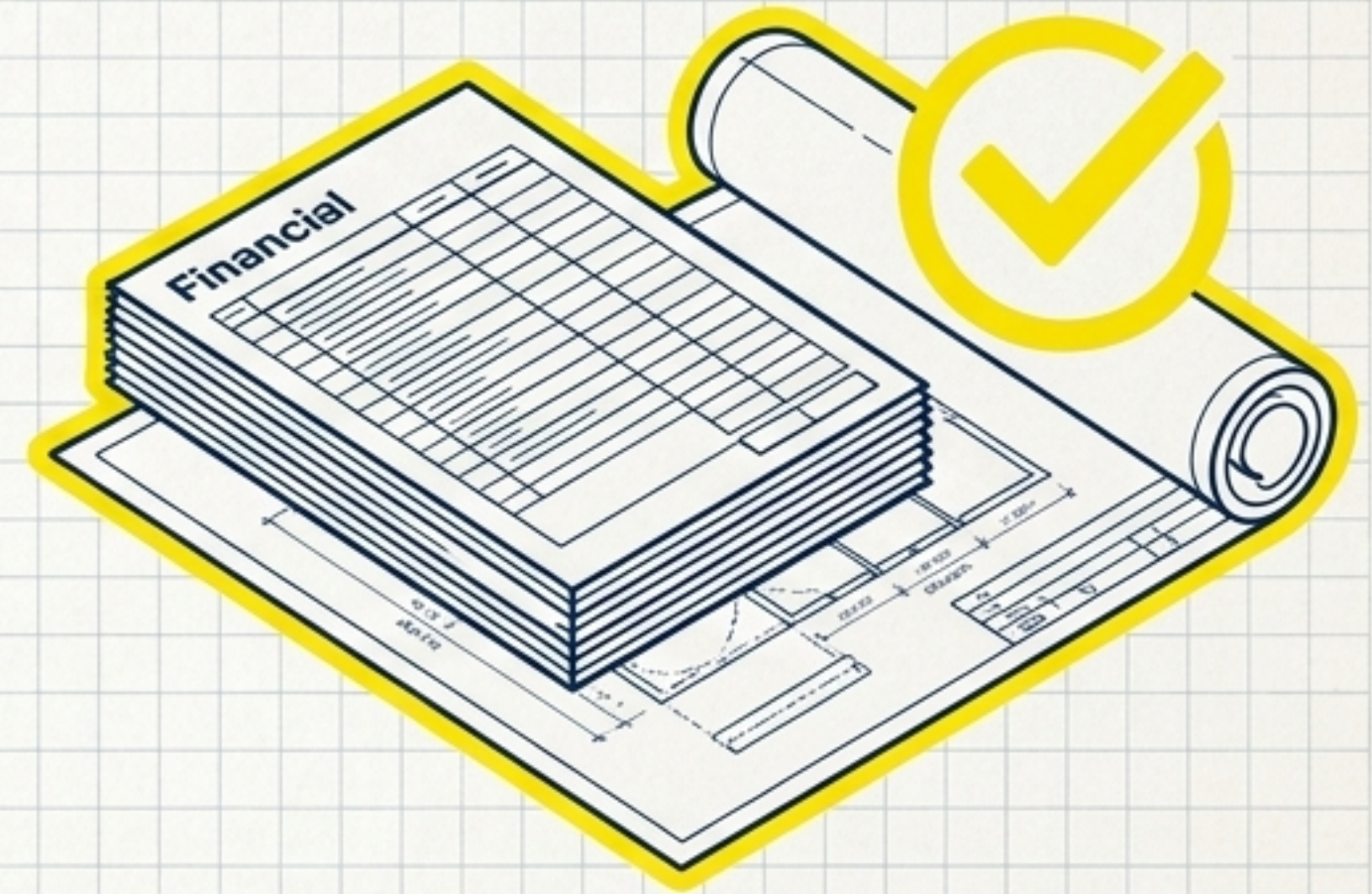
Bypassing valuation and seller roadblocks

The Symptoms



The seller lacks repair funds or insists on selling "as-is." The condition of the property results in a low appraisal and poor comparable sales.

The Renovation Cure



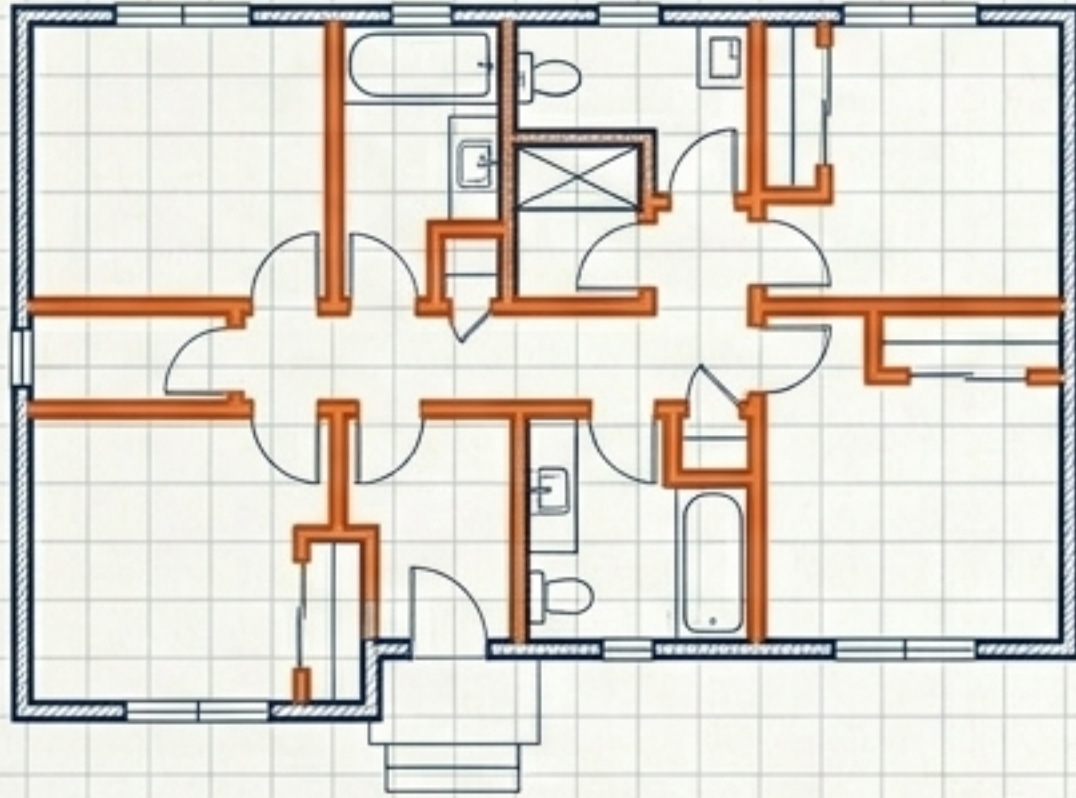
The buyer takes on the improvements post-closing, removing the seller from contractor coordination and costly repairs. The lender utilizes the **"after-improved value,"** solving immediate equity and valuation concerns.

Bridging the appraisal gap



Overcoming functional obsolescence

The Symptoms



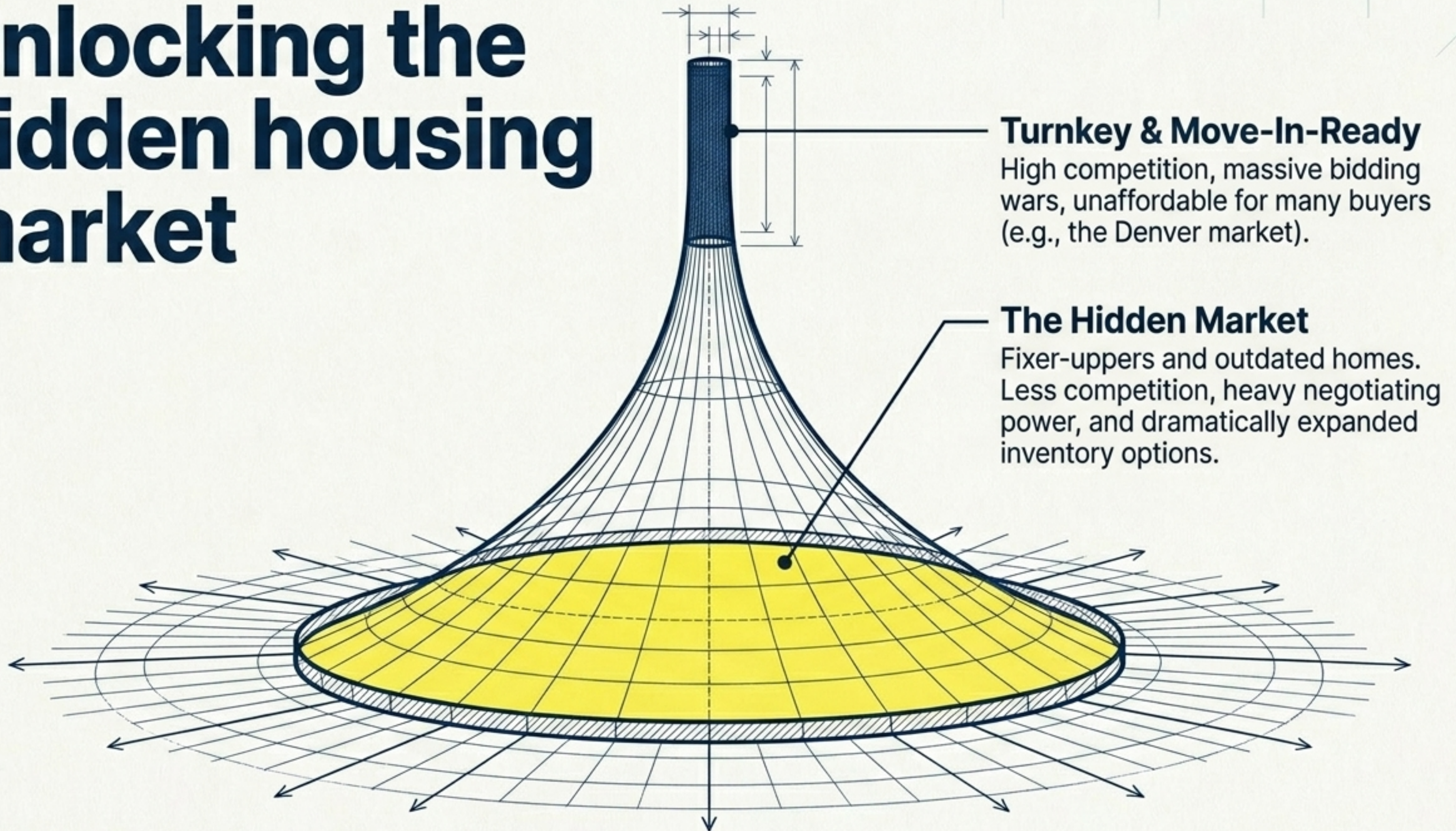
Homes sitting on the market due to awkward layouts, tiny kitchens, closed floor plans, and someone else's outdated finishes.

The Renovation Cure



Structural and functional improvements are financed. Buyers personalize layouts, paint, and flooring immediately after closing. The property transforms from an outdated problem into a customizable opportunity.

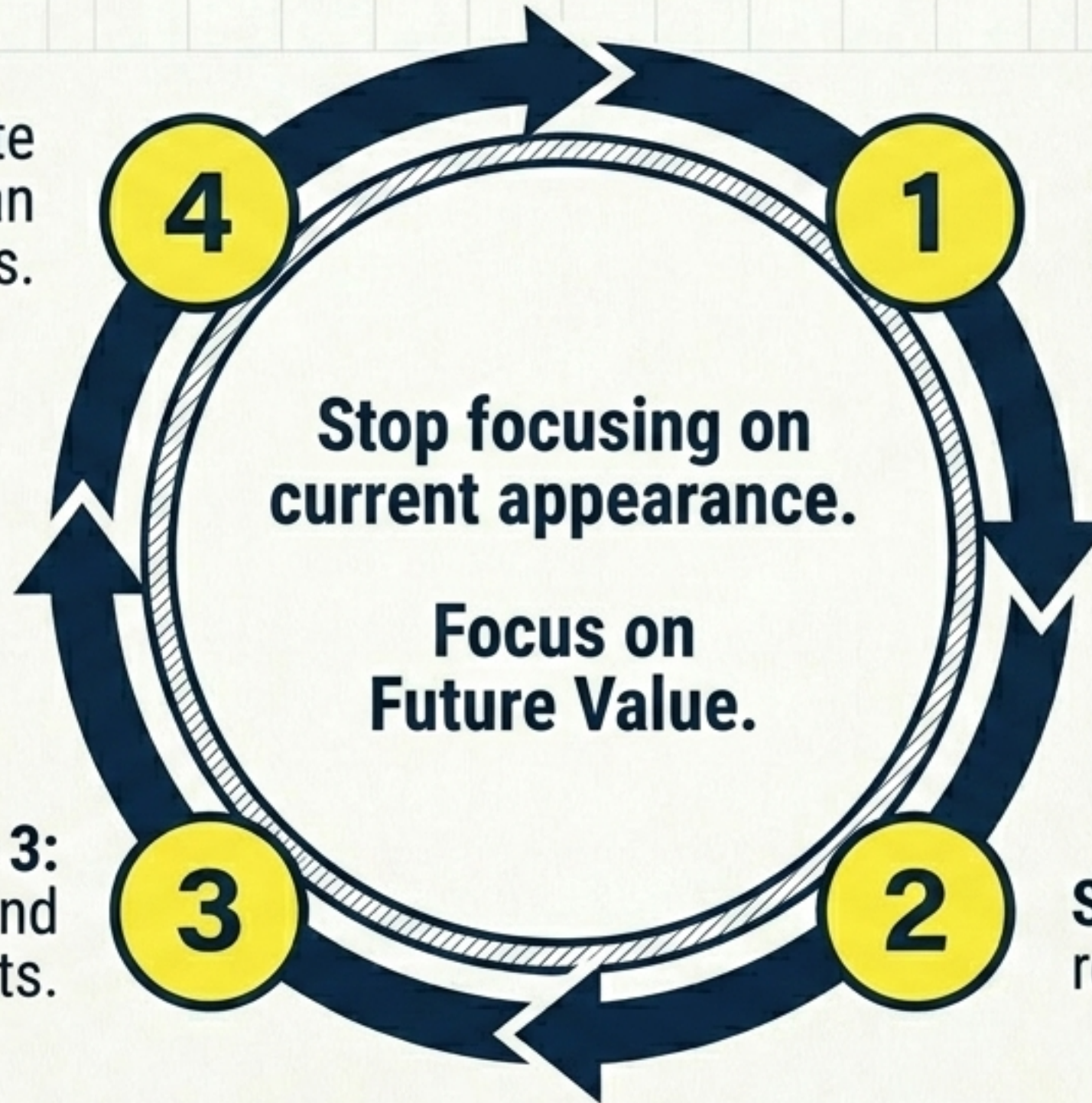
Unlocking the hidden housing market



Engineering massive equity potential

Step 4: Build immediate equity faster than traditional buyers.

Step 1: Target older, overlooked properties.



Step 3: Execute functional and structural improvements.

Step 2: Utilize renovation financing.

The 10-point transaction triage dashboard

	FHA/VA Standards Failing		Seller Lacks Repair Funds
	Deferred Maintenance		Buyer Demands Customization
	Outdated & Sitting		Functional Obsolescence
	Low Condition Appraisals		Insurance/Underwriting Threats
	Zero Move-In-Ready Options		Missed Equity Potential

If you see one of these 10 symptoms, you have a renovation loan opportunity.

The evolution of the real estate professional

The Traditional Agent

Automatically avoids old houses and ugly homes. Loses deals to appraisal gaps and strict lender overlays.



The Trusted Advisor

Understands renovation financing.
Expands client inventory.
Solves financing issues.
Known in the market as the creative problem-solver who gets difficult deals closed.

The background of the entire image is a detailed architectural blueprint. It features a complex network of blue lines on a white background, representing various structural elements of a building. These include walls, doors, windows, and rooms, all drawn in a technical, precise style. The lines are of varying thicknesses, and there are some handwritten-style annotations and arrows scattered throughout the plan, giving it a professional and technical appearance.

Construct your next closing.

Partner with a renovation financing expert to expand your inventory and save your transactions.

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