



FINANCE YOUR ADU (ACCESSORY DWELLING UNIT)

Land Home Offers Two 2nd Lien Options

Renovation 30/15 Loan

- ADU Financing for owner occupied 1-4 units only
- Allows borrowers to keep their existing first lien
- Lending up to 80% CLTV of after improved value
- Minimum loan amount \$100,000
- Maximum loan amount \$500,000
- Interest rate is locked, loan fully funded at close of escrow and payments begin
- Covers most renovations that add value to
- ADU construction can be site-built or system-built
- Single approved general contractor must be used

Construction to Perm 30/15 Loan

- ADU financing for owner occupied 1-4 units only
- Allows borrowers to keep their existing first lien
- Lending up to 80% CLTV of after improved value
- Future rental income allowed for qualification
- Minimum loan amount \$100,000
- Maximum loan amount \$500,000
- Monthly interest only payments on accumulated loan disbursements during construction
- Interest rate is floating, locked within 60 days of completion and payments begin
- ADU construction can be site-built or system-built
- Single approved general contractor must be used

Contact us today and build an ADU for family or rental income. Our fixed rate is still great!



Dennis Brunelle

Sr. Loan Officer

Office: (925) 246-2831

Cell: (925) 890-8642

Fax: 925.891.9159

Dennis.Brunelle@LHFS.com

LandHomeMH.com

NMLS #16732

This is not a commitment to lend, and all applications are subject to credit approval. Programs, fees, and rates are subject to change without notice. Other restrictions and limitations may apply. Contact a licensed mortgage loan originator for details. Land Home Financial Services, Inc. is an Equal Housing Lender. www.lhfs.com. 1355 Willow Way, Suite 250, Concord, CA 94520, 800-672-9470. NMLS#1796. For licensing information, go to www.nmlsconsumeraccess.org. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act # 4150086. AZ License #0903165. GA Mortgage Lender #14777. MA Lender License #ML1796. Licensed Mortgage Banker-NYS Department of Financial Services #B500893. Rhode Island Licensed Lender #99001048LL. Branch location: 1355 Willow Way, Suite 250, Concord, CA 94520. 1-2024

