



**ADVISORS MORTGAGE GROUP, LLC®**

1411 HIGHWAY 35 • OCEAN, NJ 07712 • COMPANY NMLS# 33041  
833-US-FIX IT • FIX-IT@ADVISORMORTGAGE.COM



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**FIX-IT**  
MORTGAGE™

BY ADVISORS MORTGAGE GROUP, LLC

**BUY IT. FIX IT. LOVE IT!™**

Date:

Property Address:

Loan #:

Dear

Thank you for choosing Advisors Mortgage Group for your Renovation Loan!

In an attempt to make your loan process go as smoothly and quickly as possible, our office will be working in tandem with the Branch where you submitted your application. We work specifically on these types of loans, and we are familiar with the various aspects and required steps in obtaining a Renovation Loan.

We have found that there are two key aspects that delay the loan process: design decisions, and choosing a Contractor. We strongly urge you to come to a decision on these two aspects as soon as possible, so that we may get your loan closed in a timely manner. An essential part of the Renovation Loan process is to obtain an appraisal, which cannot be ordered until a finalized renovation plan has been documented in your file. In order to assist you with this process, we have assigned you a HUD Consultant. Please work with your Consultant, and the Contractor of your choice, to complete your renovation plan at your earliest convenience. Please note: If there are delays in getting your plan finalized, then it will delay our review process, and ultimately affect your closing date.

In addition, we ask that you please review, sign, and return the following documents. These documents provide the necessary information regarding Renovation Loans for both yourself, and your Contractor. Please review them carefully.

- Renovation Loan Program Information Acknowledgement (Completed by Borrower)
- FHA 203(k) Borrower's Acknowledgement (Completed by Borrower)
- Contractor Information Acknowledgement (Completed by Contractor)
- Contractor Profile Report (Completed by Contractor)
- Permits and/or Certifications (Completed by Borrower, Consultant, and Contractor)
- Homeowner/Contractor Agreement (Completed by Borrower and Contractor)
- W-9 (One completed by the Consultant and the Contractor each)
- Maximum Mortgage Worksheet (Signed by Borrower)
- Your Renovation Loan Fee explained (Signed By Borrower)

We will be reaching out to you shortly to go over this information with you, and to answer any questions you may have. Please feel free to reach out to us to answer any questions or concerns you may have in the future as well. Our office is available to you throughout the whole loan process, as is your Loan Officer.

*Sincerely,*

Jim Ragan • Construction & Renovation Department Manager • NMLS# 759362  
Cell: 732.865.1456 • Office: 732.292.3133 ext. 221



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