



# LAKE AREA MORTGAGE

A Division of Lake Area Bank

## *Zero Down Renovation Loan Program*

- *Minimum loan amount \$100,000*
- *No Down Payment*
- *No Maximum Renovation Amount (Conventional Loan Limits)*
- *Reduced Lender and Title Fees*
- *No Additional Renovation Fees*
- *No Title Update / Draw / Inspection Fees During Renovation*
- *General Contractors and "Do It Yourself" O.K.  
(With proven track record and approval of Lake Area Mortgage Renovation Committee)*
- *End loan financing based on "As Completed Appraised Value"*
- *Primary 1-4 Units / Second Home 1 Unit / Investment 1-4 Units*
- *Mid-Sized Local Bank, Easy to Work With.*

*Please contact Eric Otterness at  
Lake Area Mortgage  
for more details. 651 209-2912*

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