



Home improvement financing, improved.

Improve your home—without damaging your finances— with a **Renovation HELOC.**

Boost your borrowing power with the only home improvement loan that calculates the after-renovation value of your home to determine how much you can borrow.



Borrowing Power

- Up to 95% LTV/CLTV
- 640 Min. FICO
- Min. loan amount \$50K
- Max. loan amount \$500K



Eligible Properties

- 1-2 Unit
- ADUs
- PUDs & Townhouses
- Warrantable Condos



Borrowing Flexibility

- Customized underwriting
- No draw required
- No cash-out restrictions
- No prepayment penalty

Terms and conditions apply. Visit partners.quorumfcu.org for details.





Let's Connect



RENOVATION ROADMAP



Ready to renovate? Prepare the required paperwork listed below and submit it to

Paperwork	Why it's needed.	What must be included.
 Contractor's Information	RenoFi needs this to contact your contractor and perform basic due diligence. Documentation, such as a business card is acceptable.	<ul style="list-style-type: none">• Name• Email Address• Phone Number• Company Website
 Detailed Cost Estimate	Your appraiser needs this to determine the after-renovation value of your home.	<ul style="list-style-type: none">• General Scope of Work• Subcategory Cost Breakdown• Material Line-Item Cost Breakdown• Labor Line-Item Cost Breakdown
 Renovation Plans and Drawings	Your appraiser needs this to determine the after-renovation value of your home.	<ul style="list-style-type: none">• Architectural Plans• Structural Plans• Additions Plans• Front Elevation Plan• Floor Plans• Renderings• Any Other Designs
 Preliminary Renovation Contract	Your appraiser needs this to determine the after-renovation value of your home.	<ul style="list-style-type: none">• Warranty Information• Timelines• Payment Schedule• Change Order Procedures

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