



The perfect mortgage for the almost-perfect house.

With M&T's renovation mortgages buyers can purchase a property in need of renovation, repair or remodeling and easily finance both the purchase and the improvements in one easy step. At M&T, buyers can make the almost-perfect house perfect whether it's to remodel a kitchen or bath, install a new furnace or roof, replace windows or siding, or to add on a room.

M&T's 203(k) Limited Mortgage	M&T's 203(k) MakeOver Mortgage	M&T's HomeStyle Mortgage
<ul style="list-style-type: none"> • Offers financing of up to \$35,000 in (nonstructural) renovation expense • No minimum dollar amount of renovation work that needs to be performed • 1-4 family primary residences are eligible • Credit score minimum of 720 • Flexible 31/43 qualifying ratio • Prompt payment for completed work • Remodeling can include installation of new appliances • No consultant or plan reviewer required 	<ul style="list-style-type: none"> • Offers a low 3.5% downpayment • Requires as little as \$5,000 in eligible renovation work • 1-4 family primary residences are eligible • Credit score minimum of 580 • Flexible 31/43 qualifying ratio • No income limits • Remodeling can include purchase and installation of new appliances • Up to 6 months of mortgage payments may be financed if property is deemed inhabitable 	<ul style="list-style-type: none"> • HomeStyle Mortgage for buyers with as little as 5% down or 20% down that want to avoid mortgage insurance* • No minimum dollar amount of renovation work that needs to be performed • 1-4 family primary residences, Second homes and 1 unit investment properties are eligible • Credit scores minimum of 620* • Repairs up to 50% of the "as completed" appraised value are permitted • Remodeling can include the financing of new appliances • Up to 6 months of mortgage payments may be financed if property is deemed inhabitable

* Higher downpayments/credit scores may apply based on property type.*

With lending built for life, contact M&T Bank today.

M&T Bank
Understanding what's important®



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