



HOME SWEETER HOME

Turn that fixer-upper into a head-turner. All it takes is TLC & PPI.

Sagen's Purchase Plus Improvements Program (PPI) makes it easy to finance your first home and much needed renovations in one simple transaction. Get the home you want, sooner. Here's how.



SAGEN™

Start Home Renovations Immediately

How would you transform that “DIY special” into your dream house? Read on for ideas and inspiration.

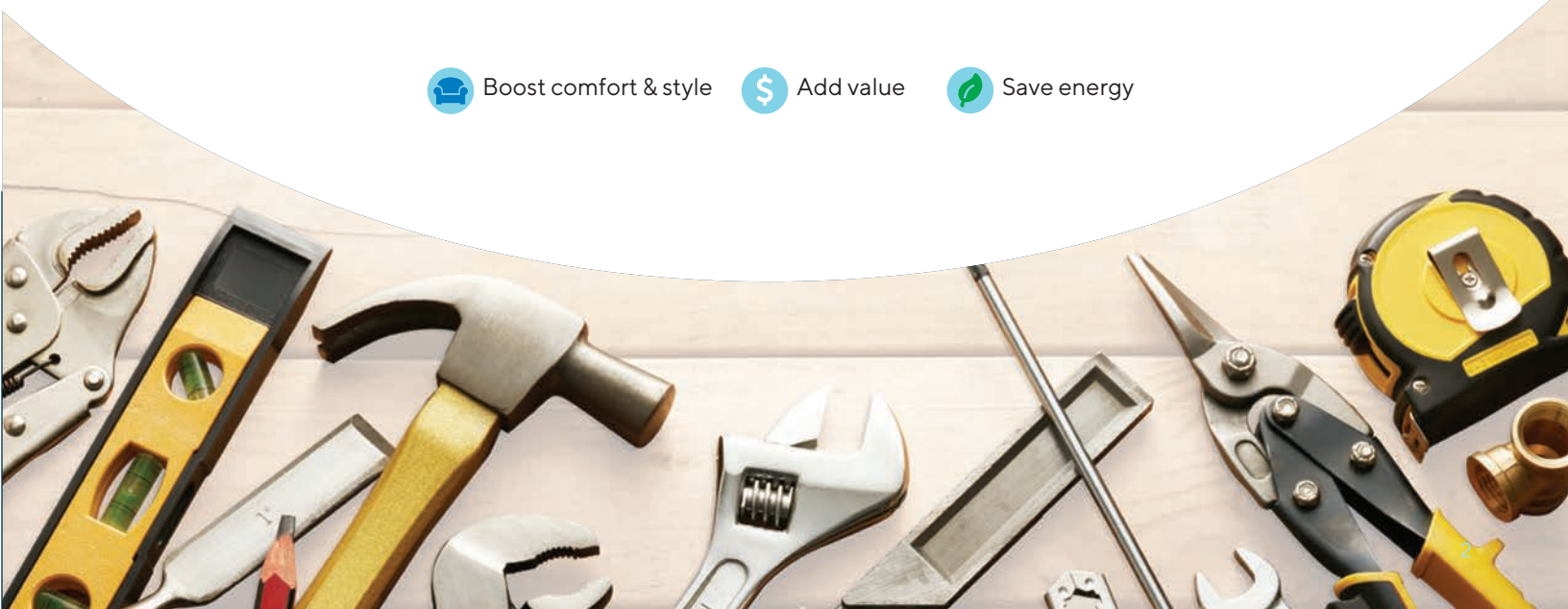
Kick-off renovations as soon as you take possession of your home. Sagen’s Purchase Plus Improvements Program (PPI) combines a home improvement loan with your mortgage, in one convenient transaction. You’ll be responsible for one manageable payment per month and get the home you want, sooner.

Essential Home Improvements

These high-impact renovations, retrofits and upgrades will increase your home’s comfort and style. In some cases, they may add value and lower carrying costs via lower utility bills, too!

-   Flooring upgrades
-    Kitchen renovation
-    Bath renovation
-    New windows & doors
-   Finished basement
-   Roof replacement
-   Family room makeover
-    Energy-efficient upgrades

 Boost comfort & style  Add value  Save energy



Most Improved

Which five home improvement projects offer the biggest payback?

Fixer-uppers provide excellent value for your real estate dollar, as you can avoid the premium demanded by turnkey properties and can tailor remodeling projects to your personal preferences. Here are five improvements that offer major payoffs for new homeowners.

Creating An In-Law Suite

Adding an extra suite could take a big bite out of homeownership expenses. You can share your home with a parent or with another co-buyer while maintaining privacy for each household. Convenience. Value. An in-law or nanny suite adds both!

Renovating The Kitchen

The kitchen is the heart of the home, and the most important room relating to valuation. Fresh cabinetry (if it's in good condition, consider re-facing rather than replacing), efficient lighting and ENERGY STAR certified appliances will improve daily life and property value.

Renewing The Bathroom

Another important room in terms of valuation, the bath is everyone's favourite retreat. Spa features like a rainfall showerhead, dimmable lights, and gleaming tile and fixtures are affordable luxuries. In a home with just one full bath, adding a half bath increases value dramatically.

Updating The Fixtures

Outdated fixtures age a home, and not in a good way. Replacing damaged or unattractive lighting, doorknobs, cabinet hardware, faucets and other fixtures will update the look of your home. Top picks for today's homes: recessed lights, energy-efficient windows and closet organization.

Giving Flooring A Facelift

Hardwood never goes out of style. Replace cheap-looking vinyl or laminate with the real deal. If you're lucky, hardwood may be hiding under your existing flooring; have it refinished for a better-than-new look. For baths, tile is the best choice in luxe stone or budget-friendly ceramic. down payment.)



Afford A Home Purchase... Plus Improvements

Renovating your fixer-upper and living in a construction zone can be stressful. That's why many homeowners choose to tackle home improvements upfront, rather than drag them out over months or years.

Sagen's PPI Program streamlines this process.

Here's How PPI Works

Let's say you find a home in the neighbourhood you love. It's a steal at \$400,000 because it needs TLC. But all your savings are earmarked for your down payment and closing costs.

You don't have the extra \$30,000 it will cost to update the kitchen and install draft-free windows.

With PPI, you can fund renovations upfront. Start by securing a PPI-qualifying mortgage from your lender. You can qualify with a down payment of as little as 5% of the home's purchase price (\$400,000) plus renovation costs (\$30,000). In this case, that would be a down payment of \$21,500.

Your renovation costs are disbursed once the work is complete, and repayment is included in your manageable, monthly mortgage payments.
It's easy, affordable and efficient.

PPI is the right choice if you want to finish the hard work upfront, then sit back and enjoy life in your home sweet home.



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