



Create the Home of Your Dreams with Huntington's Renovation-to-Permanent Mortgage Program

You've fallen in love with the neighborhood, but the home you love doesn't quite meet your needs. Whether you are purchasing or refinancing, with Huntington Bank's Renovation-to-Permanent Mortgage program, you can make improvements to create your perfect home.

FEATURES & BENEFITS*

Flexible Budgets

With renovation budgets starting as low as \$25,000, you can get started on home improvements right away and roll the cost into your mortgage.



Savings

Save time & money with one closing & one set of closing costs.



Choices

A variety of mortgage options & loan terms.



Certainty

Lock in the rate up front, knowing that if rates improve during construction you could get a lower rate without incurring additional costs.



Qualify Once

In most cases, you only have to provide qualification documentation once. Subject to terms & conditions.



*Information applies to Renovation-to-Permanent mortgage financing only.



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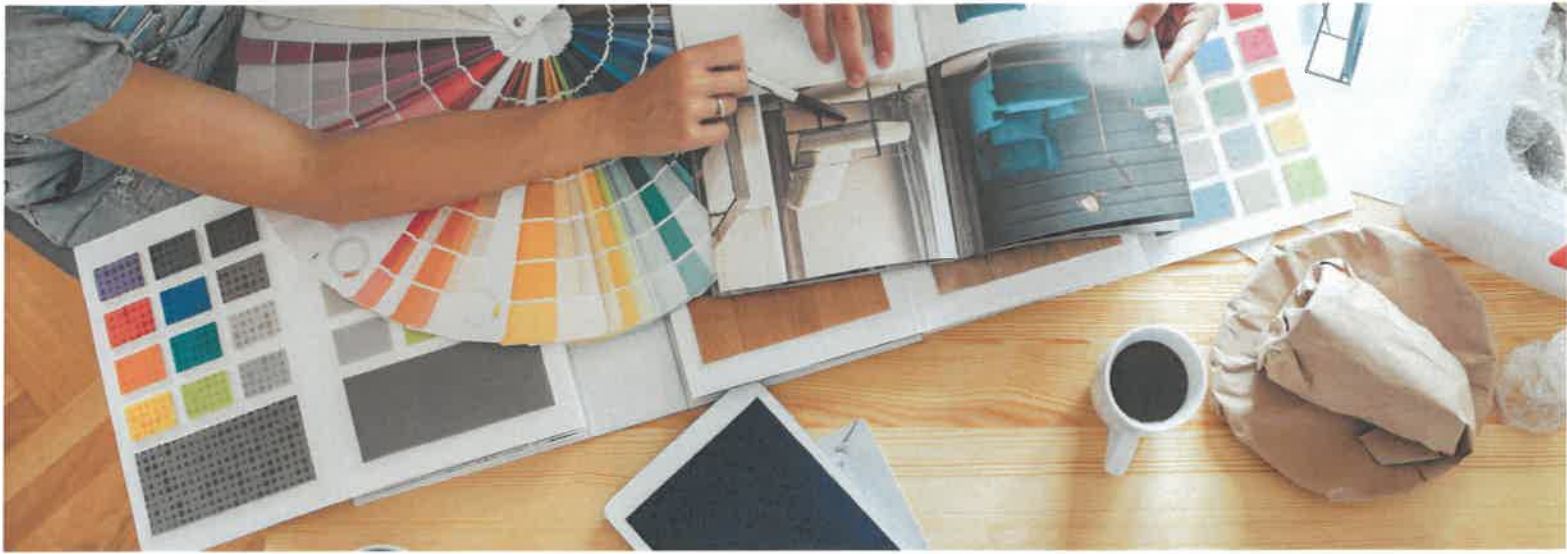


4890 W. Kennedy Blvd
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Lending products are subject to credit application and approval. Interest rates are subject to change without notice and are dependent on credit score. Certain conditions apply. This is not a commitment to lend or rate guarantee.



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Change a *Maybe* Home Into the *Perfect* Home With Our Renovation Perm Loan Product

With a minimum renovation budget as low as \$25,000, your clients can turn that almost-perfect home into the home of their dreams.

PRODUCT FEATURES:

- Renovation budgets starting as low as \$25,000
- Fixed- & Adjustable-Rate products available
- Permanent loan rate locked in during the renovation phase, with float down option available at conversion
- Primary and secondary homes
- Loan amounts up to \$3 million



Update the
kitchen



Redesign the
bathroom(s)



Create a
backyard
oasis



Add more
space



And so
much more!



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