



Future Value Home Improvement Loans

Lend on what the home will be, not just what it is today.

This program is available exclusively to approved broker partners working with our mortgage lending team. Future Value Home Improvement Loans are designed to help your borrowers finance renovations by qualifying based on the projected value of the home after improvements are completed.

It's a strong solution when equity exists on paper — but not yet in reality.



When to Use a Future Value Loan

This program is a great fit for borrowers looking to finance value-adding renovations with one structured loan, allowing them to leverage future equity and complete upgrades without separate construction financing.



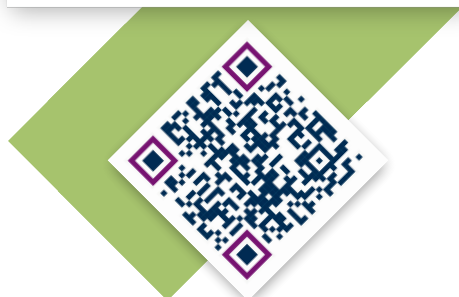
Built for Broker-Led Renovation Scenarios

Designed to support value-based lending with underwriting based on the property's future completed value. Borrowers manage fund disbursement, finance eligible improvements up to program limits, and receive support from our lending team.



How We Work With You

We work with you from the start, reviewing renovation plans, evaluating the project's value impact, and aligning terms upfront. With clear expectations and ongoing support from our lending team, you can confidently guide borrowers through completion.



Ready to Review a Future Value Scenario?

Scan the code to learn more about future value improvement financing or connect with your lending contact to review fit, structure, and next steps.