



OlyFed

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MUTUAL

ADU FINANCING

olyfed.com/adu | 360.754.3400



WELCOME

Accessible Housing Solutions

- Second units vary in form, size & price
- Many different purposeful uses... guesthouse, income rental, home office, multi-generational living...
- OlyFed is a trusted financial partner with 115 years of construction financing experience



FINANCING OPTIONS

For Every Need

- Average ADU costs somewhere between \$150,000 to \$250,000
- OlyFed has six different customizable loan options
- Expert care and support with relationships builders, municipalities and more

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SECOND MORTGAGE EQUITY OPTIONS

1. HELOC (Home Equity Line of Credit)

- Great option with sufficient equity in current home.
- Flexible payments, no origination fee, keep your 1st mortgage

2. HELP (Home Equity Line Product)

- Great option with sufficient equity in current home.
- Fixed rate, no origination fee, keep your 1st mortgage

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SECOND MORTGAGE CONSTRUCTION OPTIONS

3. HELP CONSTRUCTION

- Great option if you don't have enough equity in your home. Allows you to include ADU in the appraised value, giving you more borrowing power.
- Keep your 1st mortgage and choose from fixed or adjustable rate loan.

4. HELP RETROFIT LOAN

- Great option to provide energy efficient upgrades to your current home, while providing financing for your new ADU.
- Planned improvements and ADU can be added into appraised value for more borrowing power.

FIRST MORTGAGE CASH OUT REFI OPTION

5. REFI | PULL EQUITY

- Great option if you have sufficient equity in your home and it gives you the lowest rate and payment.
- A fantastic opportunity to expand income potential of an existing rental property.



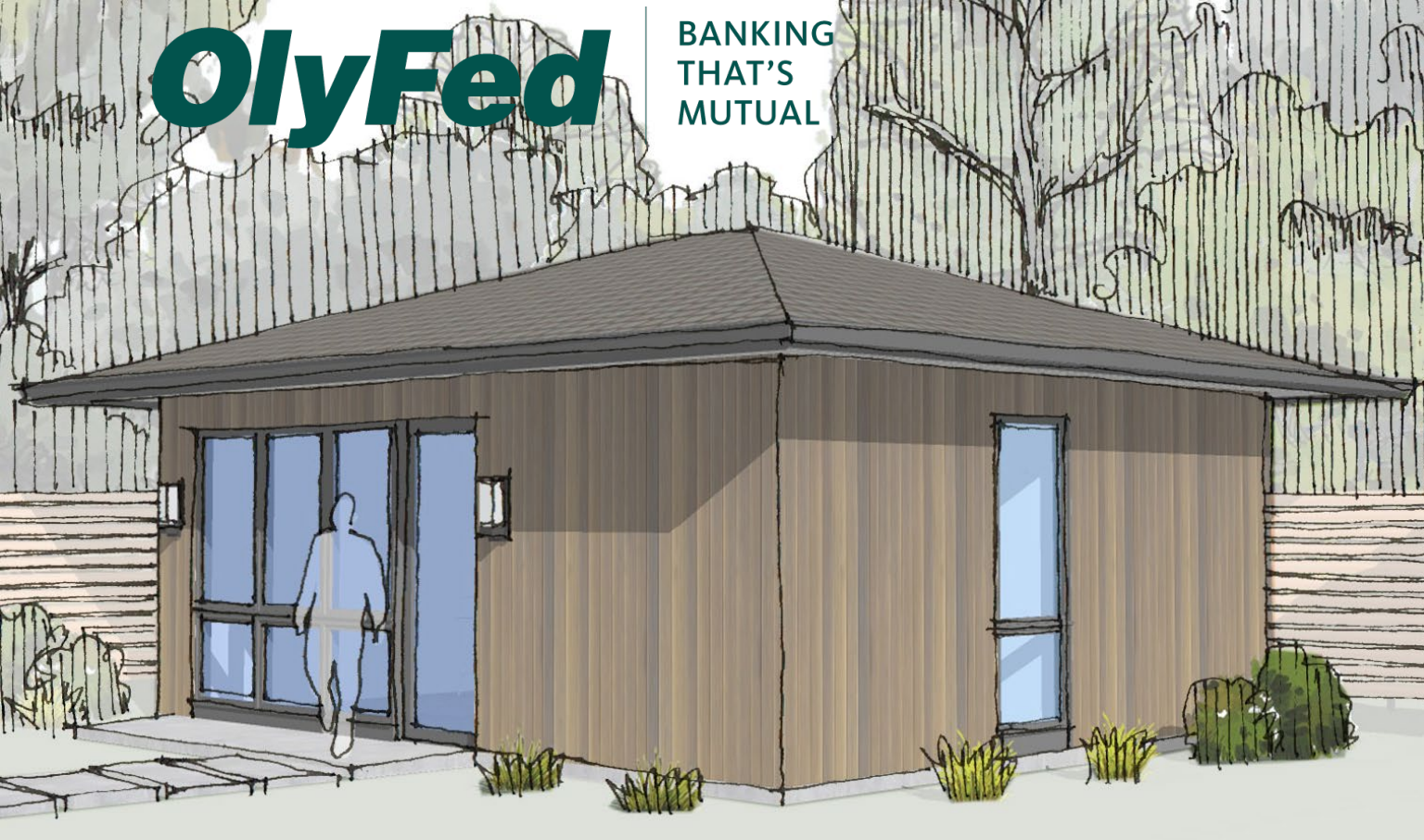
FIRST MORTGAGE CONSTRUCTION LOAN OPTION

6. REFI | CONSTRUCTION

- Great option if you have insufficient equity and your looking for the lowest rate and payment.
- Allows you to include ADU in the appraised value, giving you more borrowing power.
- A fantastic opportunity to expand income potential of an existing rental property.



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NEXT STEPS

Planning for Success

- Set an appointment with one of our knowledgeable and caring loan officers
- Review your goals and objectives
- Develop a game plan with the right loan option to meet your needs
- **Call:** [360.754.3400](tel:360.754.3400)
- **Visit:** olyfed.com/adu