



ACCESSORY DWELLING UNIT (ADU) LOAN OPTIONS

Second units can take many forms and vary in size - just like our customizable ADU loan options. ADU's make for a great home office, an income-producing rental, or space for multi-generational living. As you're considering floor plans and dreaming of possibilities, you'll want to consider a trusted financial partner with experience. We have been a leader in local construction for over 114 years. We're here to lend our expertise and can help you discover the best program to meet your individual financing needs.

OPTIONS	FINANCING SCENARIOS	BENEFITS
1 Home Equity Line of Credit (HELOC)	Sufficient equity in current home	Flexible payments • No Origination Fee Keep 1st mortgage
2 Home Equity Loan Program (HELP)	Sufficient equity in current home	Fixed rate option • No Origination Fee Keep 1st mortgage
3 HELP Construction	Insufficient equity in current home	Can include ADU value • ARM or fixed rate Keep 1st mortgage
4 HELP Retrofit (For Energy Efficient Upgrades)	Use current home value or include ADU value	Zero fee • Special equity loan rate Keep 1st mortgage
5 Refinance/Remodel (1st Mortgage)	Sufficient equity in current property	Lowest rate & payment • For your home or rental property
6 Refinance/Construction (1st Mortgage)	Insufficient equity in current property	Lowest rate & payment • For your home or rental property • Can include ADU value



START THE PROCESS TODAY

For more details about this program and/or to start the application process, please contact one of our professional, knowledgeable and caring loan officers.

Call us at (360) 754-3400 and we'll connect you with a loan officer that will be happy to assist. You can also visit one of our 8 branch locations or start your loan application online at www.olyfed.com/personal/home-loans