



# Why Choose Lighthouse's ADU Home Renovation Loan?



Our ADU Home Renovation Loan is designed to empower local contractors, city employees, and homeowners alike to build brighter futures.

## Higher Borrowing Limits

Based on the after renovation value of your home, empowering you to make the upgrades you've dreamed of.

## Future Rental Income Considered

Qualify more easily by factoring in potential rental income from your ADU, paving the way for financial flexibility.

## Enhanced Property Value

Increase your property's value with a separate, high-quality unit that aligns with modern housing needs.

## Keep Your First Mortgage Untouched

Your ADU loan operates as a separate lien, meaning you don't need to modify your existing mortgage structure—offering you peace of mind and added convenience.

**LEARN MORE** about our products and mission to support housing, education, and food security within our community at [lighthousecu.org](https://lighthousecu.org)





At Lighthouse Credit Union, we believe in helping you achieve your goals while making a lasting impact on your community.



### Flexible Loan Options to Suit Every Home Need

Whether you're adapting your home for additional space or making updates that'll keep you in your home longer, Lighthouse is ready to help with financing that's built around your plans. We offer a range of home improvement loans, each with competitive rates and flexible terms.



### Our Mission: Building Community Together

At Lighthouse, we're committed to our goal of supporting 50,000+ members in purchasing homes over the next five years. Our mission is about more than numbers—it's about empowering local communities, families, and businesses to thrive. By offering accessible and mission-driven products like the ADU Home Renovation Loan, we're lighting the path to a brighter future for everyone.

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