## YOU DREAM IT WE FINANCE IT





- No Impact on Credit to Apply
- Fixed rates as low as 2.99%
- Terms up to 20 years
- Loans up to \$500,000
- No Equity / No Appraisal



**Thousands of 5 Star Reviews** 



<sup>\*</sup> APR as low as 2.99% via www.hfsfin.com from participating lenders. This assumes excellent credit for all applicants.

## **PAYMENT CHARTS**

## **NO MONEY DOWN.** FUND ALL YOUR HOME IMPROVEMENTS.

Amount financed	Monthly Payment ^	Amount financed	Monthly Payment ^
\$20K	\$132	\$100K	\$660
\$40K	\$264	\$150K	\$990
\$60K	\$396	\$250K	\$1,649
\$80K	\$528	\$500K	\$3,298

## **HOW IT WORKS**

- **1.** Apply at **www.hfsfin.com** or ask your contractor to direct you to their dedicated HFS loan application link.
- **2.** Application takes 1 minute. HFS performs a soft credit check so there is NO IMPACT on your credit to see your personal loan terms.
- **3.** Once conditionally approved, you will be presented loan terms instantly or within 24 hours by your dedicated HFS Personal Loan Consultant.

- **4.** You can fund up to 20% more than your home improvement estimate(s) or contract(s). This is available should you require it.
- **5.** Example: Your estimate(s) or contract(s) totals \$50,000. An overage of 20% would equal \$10,000. In this example, you can borrow up to \$60,000.
- **6.** Once fully approved, the full loan amount funds directly to the consumer's checking account and never to the contractor. This makes for easy funding and easy payments for both the contractor(s) and customer(s) involved.







**Learn More** 

WWW.HFSFIN.COM