

Home Improvement Financing

Help your customers get the money they need for the project they want.

Thanks to our experienced team of experts, we can help you finance any exterior or interior home improvement project. We also specialize in securing home improvement loans for other projects such as sunrooms, kitchens, patios, basement finishing and more. With extensive depth and breadth of expertise in home improvement lending, the team at HFS financial is the perfect partner.

Instant decision on loans under \$20,000*

- No fees to manufacturer/dealer/builder
- All loans funded upfront
- \$2,000 to \$150,000*
- Funds can be used for any project or to pay off bills
- 100% financing—no money down
- Unsecured and secured loans
- Rates starting at 4.88%*
- No prepayment penalties
- Terms from 3-15 years
- Must be an authorized dealer/contractor



No equity required



Easy online application



Available in all 50 states*

Applications accepted online only. Visit www.yourprojectloan.com today.

*Annual Percentage Rate (APR) refers to the cost of your credit as a yearly rate. APRs, loan amounts, and loan availability may vary by state and lender.



HFS FINANCIAL SERVICES

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How do I sign up to become an authorized dealer so I can offer your financing?

Go to www.yourprojectloan.com and click on the “dealer” tab at the top of the page. Then click on the dealer application form to complete. Once the application is submitted to HFS, you will receive a confirmation email.

Are there any dealer costs or discounts?

There are NO costs to the dealer or contractor.

How does the loan application and funding process through HFS work?

1. Applicant visits www.yourprojectloan.com to complete an application.
2. Applicant receives an eligibility decision.
3. Qualified applicants receive an offer (e.g., Annual Percentage Rate (APR), term options, and monthly payment amount) based on their loan amount and application information.
4. Qualified applicants choosing to proceed select an offer (e.g., APR and term).
5. Qualified applicants are then asked to provide additional information to finalize their application.
6. Upon loan funding, the money will be deposited into the applicant's bank account—usually within a few days.

What are the loan amounts and terms available?

- Applicants may qualify for loans from \$2,000 to \$150,000 with loan terms up to 15 years.*
- Loan APRs start from 4.88% depending on loan amount and credit worthiness.*
- These loans are offered with no penalty for paying off early.

Who is eligible for a loan through HFS?

U.S. Citizens and/or legal residents over the age of 18.

What is the verification process?

Some applicants may be required to submit additional documentation or proof of income such as a W-2, 1099, or tax return in order to verify their income and eligibility.

How soon do borrowers receive their money?

Loan proceeds could be available within 1-2 business days.

Are there any fees?

Yes. Borrowers pay an “origination fee” which is a percent of the amount borrowed. The origination fee is typically between 1% and 5% of the loan amount, and is deducted from the loan proceeds before the loan is funded into a borrower's bank account. If a monthly payment is late, the borrower may be charged a late fee.

Can a borrower pay extra on a monthly loan payment?

If the borrower chooses, they may make additional loan payments or pay off their loan early without penalty or fee.

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