



Home Improvement Loans



YOU DREAM IT WE FINANCE IT

INQUIRY DOES NOT AFFECT YOUR CREDIT

- Personal Loans - No Equity Needed
- **\$50k as low as \$349/mo**
- **\$100k as low as \$699/mo**
- Loans up to \$500,000
- Terms up to 20 Years
- Fund All Home Improvements



**APPLY NOW AT
HFSSFIN.COM**



* HFS Financial is not a lender or a broker. The information you provide to HFS Financial is not an application for a loan from HFS Financial. HFS Financial does not endorse, warrant or guarantee service or products of any lender or broker and does not guarantee and makes no representations of any rates, points, and loan programs offered by lenders and brokers. Not all will qualify. Rates, terms and programs are subject to change without notice. Exact interest rate determined by credit profile.

HOW IT WORKS

1. Apply now by clicking your contractor's HFS application link or at www.hfsfin.com.

a. Application takes 1 minute. HFS performs a soft credit check so there is NO IMPACT on your credit to see your personal loan terms.

2. If your application is accepted, you will be assigned to an HFS personal loan consultant who will contact you within 24 hours to discuss your loan terms.

3. HFS allows you to borrow up to 20% more than your home improvement estimate(s) or contract(s). This is available should you require it.

a. Example: Your estimate(s) or contract(s) totals \$50,000. An average of 20% would equal \$10,000. In this example, you can borrow up to \$60,000.

4. Once fully approved, the full loan amount funds directly to the consumer's checking account and never to the contractor.

FAQ's

Q: How Do I Apply?

A: Go to your contractor's website and apply in 1-minute using their dedicated HFS application link or visit www.hfsfin.com.

Q: I want to control the funds. Does the Money Fund to me or the contractor?

A: HFS loan programs fund 100% Direct-to-Consumer.

Q: Will Applying Hurt My Credit?

A: No, HFS performs a soft credit check in order to present loan options.

Q: What Improvements Can I Finance?

A: Any and all home improvement(s).

Q: What is My Monthly Payment?

A: Try the HFS loan calculator at www.hfsfin.com to estimate your monthly payment.

Q: What Are the Loan Terms?

A: Fixed rates can fluctuate but often start as low as 2.99% with terms from 2 years - 20 years and no prepayment penalty. Be sure to check the currently available rates and terms by clicking CHECK MY RATE at www.hfsfin.com

Q: What Kinds of Loans Does HFS Offer?

A: HFS works with personal loans that require no equity and no appraisal.

Q: Should I Apply Jointly?

A: While it is not required, HFS recommends applying jointly.

Q: Is a Down Payment Required?

A: No down payment is required.



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Home Improvement Loans

HFS FINANCIAL LOAN PROGRAM

Minimum Credit Score	Interest Rate	Term	Loan Amount	Dealer Cost	Funding Details
All Credit Considered	Starting at 2.99%	Up to 20 Years	Up to \$250,000	None	Loans fund 100% Up-Front NO STAGES

* Rates, terms and loan programs subject to change without notice. Not all will qualify

How to use HFS:

1. Use your HFS Customer Financing Link on your website / email it to prospective clients.
Need help? - Let us know
2. Contractors will get updates from application through funding
3. Consumer is funded and you get paid on your terms with no lender draws and no hassles

NO STAGE FUNDING

800-254-9560

hfsfin.com



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Best Practices for Contractors

1) Let EVERY Customer know you offer financing through HFS

Contractors that offer financing regularly to their customers sell more jobs, that is a fact. Whether they take advantage of it or not is their choice. DO NOT wait for your customers to ask about financing. Customers either do not know financing is an option or are too embarrassed to ask.

2) Don't talk numbers, let us do the work (you sell the job, HFS sells the financing)

Let our professional and experienced loan consultants do what they do best. We probably couldn't sell a customer on building a pool or a kitchen, but we know EVERYTHING about getting your customers financed. This is the real value of having a partner like HFS.

3) Use us to weed out the "tire-kickers" and "not ready yet"

As a contractor your most important asset is your time, and it shouldn't be wasted with those who can't afford to pay for the job. Use HFS to understand who a qualified buyer is and who is serious about moving forward with their project.

4) Get paid on your terms

Keep your cash flow in YOUR control and not at the mercy of lenders who use stage funding. Every customer is a cash customer with an HFS loan so you can collect on the draw schedule that works for you and avoid contractor fees! Loans through HFS are funded 100%, up-front.

5) Be informed but not overloaded

HFS will keep you updated on customer's loan status. You will know who applies, when they are made an offer and when they fund their loan. If you ever have questions or concerns, you can contact your personal Contractor Success Manager. Additionally, HFS will design, print, email and mail you FREE custom cobranded marketing materials that will make it easy to offer HFS.

6) Be confident in who will be handling your clients

The HFS team is fully committed to making sure your clients are treated with respect and professionalism. Every client you refer to HFS will get our best effort, timely communication, and overall fantastic service. Bottom line, we represent you the way you would expect.