



YOU DREAM IT  
WE FINANCE IT



INQUIRY DOES NOT AFFECT YOUR CREDIT

- Unsecured Loans - No Equity Needed
- \$30k as low as \$229
- \$75k as low as \$559
- Loans up to \$250,000
- Terms up to 20 years
- Fund All Home Improvements

Rates as low as  
**2.99%**

APPLY NOW AT

[hfsfin.com](http://hfsfin.com)

Google  
4.9 / 5.0 Rating

★ Trustpilot  
4.8 / 5.0 Rating

\* 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](http://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 to cover other work or potential overages.

*a. 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.*

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](http://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](http://www.hfsfin.com). You can borrow up to \$250,000. A loan of \$30,000 start at \$229/month, for example.

### Q: What Are the Loan Terms?

A: Rates start at 2.99% and are based on the highest credit score of either applicant. Terms are from 2-20 years with no prepayment penalties.

### 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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