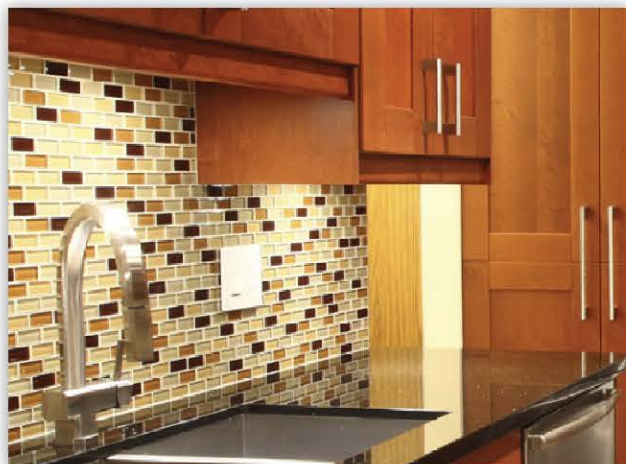


Instant decision on  
loans under \$20,000\*

# Home Improvement Consumer Financing

## Frequently Asked Questions

- All loans funded upfront
- \$2,000 to \$150,000\*
- Tax deductible loans available
- 100% financing—no money down
- Unsecured and secured loans
- Rates starting at 3.95%\*
- No prepayment penalties
- Terms from 3-15 years



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

1. Visit [www.yourprojectloan.com](http://www.yourprojectloan.com) to complete an application.
2. Receive 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 3.95% 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.

## Your home improvement loan is waiting!

Applications accepted online only. Visit [www.yourprojectloan.com](http://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. Loan offers are subject to loan approval, and for further details (including full disclosures) visit [www.yourprojectloan.com](http://www.yourprojectloan.com).

# Build your future with our help

Get the money you need  
for the home improvement  
project you want.

# HFS Financial

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 pools, sunrooms, kitchens, patios, basement finishing and more. With extensive knowledge and experience in home improvement financing, the team at HFS Financial is the perfect partner.



## Apply Today!



Instant decision  
on loans under  
\$20,000\*



No equity  
required



Easy online  
application



Available in all  
50 states\*

### Contact Us

HFS Financial

100 Owings Ct. #13

Reisterstown, MD 21136

1-800-254-9560

info@yourprojectloan.com

Monday – Friday, 9am – 5pm est.

Applications accepted online only.  
Visit [www.yourprojectloan.com](http://www.yourprojectloan.com) today.



# Home Improvement Financing