



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 \$500,000	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. Let every homeowner know that you work with HFS for financing and encourage them to get their loan offer with NO IMPACT on credit
2. Text or Email your HFS Financial link to your customers so they can 'click-to-apply' apply for financing
3. Receive updates while your clients go through the financing process including when they are approved and funded
4. Get paid directly by your client once they are funded based on your preferred draw schedule
5. Repeat and sell more with HFS Financial

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's"

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.