



20 Year Terms For loans above \$15K 10 Year Terms For loans below \$15K	Loan amounts from \$1000- \$300,000 No Prepayment Penalties!	NO DEALER FEES Completely Free!
Quick & Easy Contractor Onboarding No Minimum years in business Need: Good standing with state Get signed up in 2 minutes!	Up To 120% Financing We can finance up to 20% additionally for change orders - opportunity to upsell	New Loan Program- Debt Consolidation! We can finance their project and take their high interest debt and roll it in
No Completion Certificates / No Photos Required	Fixed Rates Predictable, fixed Interest Rates Starting at 7.8% Fund multiple projects with multiple contractors	We Accept Credit In The Low 600s! Your Customers are Paid 100% Of Funds Upfront
No Equity / No Appraisals Personal loans, no need for equity or property appraisals	Soft Credit Checks & Pre-Qualifications > 15k Instant Approvals < 15k in 60 seconds!	Free Marketing Materials Co-branded flyers with your company name, logo & QR code - free of charge Personalized link to add to your website

LOAN PROCESS OVERVIEW

Step 1.



Share your link or flyer with your customers, so they can submit an application

Step 2.



Dedicated loan consultant reaches out to the customer for terms, rates & questions

Step 3.



Processing team collects documents from your customer and process it

Step 4.



Loan is funded! 100% upfront, to your customer, Move forward with a cash customer!

PROJECT, CUSTOMER & PROPERTY QUALIFICATIONS

- We finance all home improvement projects! ADU's, Pools, Interior & Exterior Remodeling, Solar, HVAC, Roofing, Landscape, Concrete, Sunrooms, Generators, Home Automation, etc.
- Residential loans only
- Primary residence or secondary homes only
- Co-applicants must live in home but do not need to be on title
- Property must be owned in homeowner's name, and cannot be under an LLC or Trust
- Homeowners must be able to prove:
 - Homeownership
 - Income & Employment
 - Identity



Ask us about our rewards program! Get paid for funded loans! \$\$\$

*Disclaimer: NMLS and MD CSB # 1680766 HFS Financial is not a lender. 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 affiliates. All information is subject to change without notice. An inquiry you submit to HFS Financial is for the purpose of obtaining additional information regarding a potential loan provided by one of HFS's third-party lenders under terms & conditions arranged directly between you and such lender and conditioned upon the completion of all credit documentation. Loan Example: A loan for \$60,000 with a fixed rate of 7.99% and an APR of 8.52% for a term of 20 years would result in 240 payments of \$501.49, assuming the applicant(s) do not pay off the loan early. All loan programs found at www.hfsfinancial.net have no fees or penalties for prepayment. Not all will qualify. HFS Financial is not responsible or liable for any products, services, information, or other materials displayed, purchased, or obtained because of or in connection with this web site, including, without limitation, any agent referrals, loan recommendations, application, approval, pre-qualification, loan, or interest rate analysis. HFS Financial recognizes that there may be differences in interest rates based on loan amount, credit history, and other factors

Information As for 3/11/2025, subject to change