

## FREQUENTLY ASKED QUESTIONS:



**Q.** Is there a difference between a Home Improvement Loan and a Home Equity Loan?

**YES!** *Because you are using a licensed home improvement contractor you can obtain the following benefits that are not available with a Home Equity Loan:*

1. *Better Rates and Terms*
2. *No Equity Required*
3. **Added Value**

*Before the work even begins we increase the value of your home by the amount of your Home Improvement contract.*



**Q.** With the recent purchase of my home, I have a lot of one-time expenses. I would like to build my home improvement project now but I'm a little tight on cash. Can you help?

**YES!** *We can help, with our exclusive "Build Now, Pay Later" programs that allow you to build your project now and not have a payment for up to 6 months.*

**Q.** Can I pay off bills with my Home Improvement Loan?

**YES!** *You can pay off autos, credit cards, even existing mortgages, the list is practically endless.*

**Q.** I just purchased my home and I already have a 1st & 2nd mortgage. Can I get the money for my Home Improvement with no equity?

**YES!** *Because the loan is for a Home Improvement, we have 3rd Mortgage programs where NO equity is required.*



**Q.** I am self employed and do not want the hassle of providing my tax returns. Can I still obtain a Home Improvement Loan?

**YES!** *We have a number of Fast & Easy programs where NO proof of income is required based on your good credit.*

**Q.** I'm not sure how much I can afford to spend on my Home Improvement project. Can you give me a idea of what my monthly payment will be?

**YES!** *We can PREAPPROVE you for a variety of loans and you can choose the one that best fits your budget.*