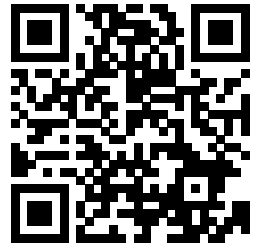


YOU DREAM IT WE FINANCE IT



SCAN ME



HFSFIN.COM

H&M
LANDSCAPING
Design • Build • Maintain

- No Impact on Credit to Apply
- Fixed rates as low as 2.99%
- Terms up to 20 years
- Loans up to \$500,000
- No Equity / No Appraisal

**DIRECT TO
CONSUMER
FUNDED**

Partnering with HFS

* APR as low as 2.99% via www.hfsfin.com from participating lenders. This assumes excellent credit for all applicants.

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. This is not an advertisement for credit as defined by 12 CFR 1026.24. All information is subject to change without notice. Not all will qualify.

PAYMENT CHARTS

NO MONEY DOWN. FUND ALL YOUR HOME IMPROVEMENTS.

Amount financed	Monthly Payment ^
\$20K	\$132
\$40K	\$264
\$60K	\$396
\$80K	\$528

Amount financed	Monthly Payment ^
\$100K	\$660
\$150K	\$990
\$250K	\$1,649
\$500K	\$3,298

HOW IT WORKS

1. Apply at www.hfsfin.com or ask your contractor to direct you to their dedicated HFS loan application link.

2. Application takes 1 minute. HFS performs a soft credit check so there is NO IMPACT on your credit to see your personal loan terms.

3. Once conditionally approved, you will be presented loan terms instantly or within 24 hours by your dedicated HFS Personal Loan Consultant.

4. You can fund up to 20% more than your home improvement estimate(s) or contract(s). This is available should you require it.

5. 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.

6. Once fully approved, the full loan amount funds directly to the consumer's checking account and never to the contractor. This makes for easy funding and easy payments for both the contractor(s) and customer(s) involved.



See Reviews



Home Improvement Loans



Learn More

NO IMPACT ON CREDIT SCORE TO APPLY • PARTNERING WITH HFS

^ Monthly payments listed above assume excellent credit and that the applicant(s) fund their loan(s) based on an APR (Annual Percentage Rate) of 4.99% for a term of 20 years with no prepayment penalties. For example, a loan of \$60,000 at an APR of 4.99% for 20 years, would result in 240 monthly payments of \$395.64. All loans via hfsfin.com have no fees or penalties to prepay. Not all will qualify. All information along with rates, terms, payments, loan amounts, and loan programs are subject to change without notice.