

# Simple, fast loans for your home improvement project

We've teamed up with Hearth, the leader in home improvement financing, to find you competitive loan options that save you money and get your project done right.

## Why **Hearth**

- Pre-qualification doesn't affect your credit
- Low, fixed monthly payments
- Request up to \$100,000
- Funding in as soon as 24 hours
- Avoid using home equity
- No prepayment penalties

## How it works

- 1 Complete a short online form:** Just answer a few questions to see available rates without affecting your credit score.
- 2 Review loan options:** If eligible, you'll get personalized options from multiple lending partners. You can then apply for your chosen loan.
- 3 Get funded in as soon as 24 hours:** If approved, you can get money in your account the next day.

**Get personalized options now at:**

<https://www.gethearth.com/flyers/zobec-construction/donnie>

Hearth is a technology company, which is licensed as a broker as may be required by state law. Hearth does not accept applications for credit, does not make loans, and does not make credit decisions. Hearth works with various lending partners to show customers available financing options; all loans subject to credit approval.

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As seen on



martha stewart



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## FAQs

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### **Q: What does “getting pre-qualified” mean?**

After you answer a few questions, Hearth will send your information to its network of lending partners. Within seconds, they will check your eligibility and show you available options. Seeing rates does not affect your credit score. You can then submit a loan application with your chosen lending partner, which will affect your credit report just like any loan application.

### **Q: What information do I need to apply?**

Before applying for a loan option Hearth finds you, you'll need access to a paystub, your W-2, or another form of income verification.

### **Q: Why should I use Hearth instead of my credit card?**

Interest rates on credit cards are often higher than those on loans you'll find through Hearth.

### **Q: What kind of loans are available through Hearth?**

Hearth's lending partners offer personal loans. These loans have fixed monthly payments, terms that are usually between 3 and 7 years, no home equity requirement, and no prepayment penalties.

### **Q: When is my first payment due?**

Your first payment will be due a month after getting a loan.

### **Q: How do I make payment on the loan?**

You can pay your chosen lending partner by logging into their website and making a quick payment.

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