## How it Works

Pay for your project with predictable monthly payments without tapping into your home equity.


Check rates in less
than 2 minutes


Fixed monthly payments


Loans typically fund in $1-5$ days


No prepayment penalties

## Pick the perfect loan

With a personal loan, the funds can be in your bank account as soon as the next day

Based on a loan principle of $\$ 12,500$ over 60 months at an APR of $\mathbf{6 . 9 9 \%}$.

## What rates should I expect?

| Credit RangePre-qualifi- <br> cation rate | Est. APR Range | Loan amount | Loan Term | Lending <br> Partners |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Excellent <br> $850-741$ | $\mathbf{8 9 \%}$ | $6.99 \%-19.07 \%$ | $\$ 1,000-\$ 250,000$ | $2-12$ years | 8 |
| Good <br> $\mathbf{7 4 0 - 6 8 1}$ | $\mathbf{8 0 \%}$ | $10.54 \%-26.70 \%$ | $\$ 1,000-\$ 250,000$ | $2-12$ years | 8 |
| Average: <br> $\mathbf{6 8 0 - 6 6 1}$ | $\mathbf{7 0 \%}$ | $16.85 \%-34.83 \%$ | $\$ 1,000-\$ 100,000$ | $1-7$ years | 8 |
| Poor <br> $\mathbf{6 6 0 - 5 5 0}$ | $\mathbf{5 8 \%}$ | $\mathbf{2 0 . 5 0 \% - 3 6 . 9 9 \%}$ | $\$ 1,000-\$ 50,000$ | $1-5$ years | 10 |

## What homeowners are saying about Hearth

## R

"I was able to do this over the
Internet in less than 30-mins. Very convenient."

- Robert
"In about two hours after applying, I was approved for a loan with
Hearth. Thank you for your help!"
Robin -
"It was a great experience ..
there were no surprises when my credit was pulled. Thank you!"
- Tom


## What is a personal loan?

$0-0-0-0$
$\square \square \square$
$2 \square$
$\square \square$

3-7 year repayment periods


Typically lower rates than credit cards


Zero equity required

