

# Experts in Pool and Spa Loans

Get the money you need for the pool or spa you want.

# HFS Financial

A swimming pool does more than add value to your house, it also provides your family with a place to relax and exercise. Getting a swimming pool loan doesn't have to be a complicated, time consuming process. With extensive depth and breadth of expertise in home improvement lending, the team at HFS financial is the perfect partner.



## Apply Today!



Instant decision on loans under \$20,000\*



No equity required



Easy online application



Available in all 50 states\*

## Contact Us

### HFS Financial

100 Owings Ct. #13  
Reisterstown, MD 21136

1-800-254-9560

info@yourprojectloan.com

Monday – Friday, 9am – 5pm est.

Applications accepted online only.  
Visit [www.hfsfinancial.net](http://www.hfsfinancial.net) today.



# Pool & Spa Financing

## Instant decision on loans under \$20,000\*

- All loans funded upfront
- \$2,000 to \$150,000\*
- Funds can be used for anything (fencing, decking, landscaping, outdoor kitchen, furniture)
- Funds can also be used to pay off bills
- 100% financing—no money down
- Unsecured and secured loans
- Rates starting at 4.88%\*
- No prepayment penalties
- Terms from 3-15 years



# Pool and Spa Consumer Financing

## Frequently Asked Questions

### How does the loan application and funding process through HFS work?

1. Visit [www.hfsfinancial.net](http://www.hfsfinancial.net) to complete an application.
2. Receive an eligibility decision.
3. Qualified applicants receive an offer (e.g., Annual Percentage Rate (APR), term options, and monthly payment amount) based on their loan amount and application information.
4. Qualified applicants choosing to proceed select an offer (e.g., APR and term).
5. Qualified applicants are then asked to provide additional information to finalize their application.
6. Upon loan funding, the money will be deposited into the applicant's bank account—usually within a few days.

### What are the loan amounts and terms available?

- Applicants may qualify for loans from \$2,000 to \$150,000 with loan terms up to 15 years.\*
- Loan APRs start from 4.88% depending on loan amount and credit worthiness.\*
- These loans are offered with no penalty for paying off early.

### Who is eligible for a loan through HFS?

U.S. Citizens and/or legal residents over the age of 18.

### What is the verification process?

Some applicants may be required to submit additional documentation or proof of income such as a W-2, 1099, or tax return in order to verify their income and eligibility.

### How soon do borrowers receive their money?

Loan proceeds could be available within 1-2 business days.

### Are there any fees?

Yes. Borrowers pay an "origination fee" which is a percent of the amount borrowed. The origination fee is typically between 1% and 5% of the loan amount, and is deducted from the loan proceeds before the loan is funded into a borrower's bank account. If a monthly payment is late, the borrower may be charged a late fee.

### Can a borrower pay extra on a monthly loan payment?

If the borrower chooses, they may make additional loan payments or pay off their loan early without penalty or fee.

## Your swimming pool loan is waiting!

Applications accepted online only. Visit [www.hfsfinancial.net](http://www.hfsfinancial.net) today.

\*Annual Percentage Rate (APR) refers to the cost of your credit as a yearly rate. APRs, loan amounts, and loan availability may vary by state and lender. Loan offers are subject to loan approval, and for further details (including full disclosures) visit [www.hfsfinancial.net](http://www.hfsfinancial.net).