



Home Upgrade Financing

Our lenders compete for your business

Transform your home with flexible financing from Home Upgrade Financing The consumer financing arm of Contractor Lend Link

Clear Answers on Home Financing

- ✓ **Loan amounts to \$225,000 and as low as \$10,000**
- ✓ **Fico scores as low as 580 with Debt-to-income ratios up to 55%**
- ✓ **Funding within 36 hours**
- ✓ **No hit on your credit, simply a soft pull**

What types of financing solutions does Home Upgrade Financing offer?

At Home Upgrade Financing, we specialize in providing adaptable financing solutions designed specifically for your home improvement needs. Our goal is to make these projects more accessible and affordable for every homeowner, ensuring that you can achieve the home upgrades you desire without financial stress.

By leveraging cutting-edge technology and the latest AI tools, we conduct a comprehensive scan of the market to pinpoint the most advantageous options tailored to your unique credit profile. This meticulous approach not only identifies your ideal loan but also has the potential to save you thousands in interest over the life of the loan.

Here are the most prevalent types of loans we offer:

Secured vs. Unsecured Loans: A secured loan involves placing a lien on your home's title, which can lead to slightly lower interest rates. However, it introduces a foreclosure risk if unforeseen circumstances impact your ability to make payments. On the other hand, unsecured loans do not use your home as collateral but might have slightly higher interest rates.

Direct to Consumer vs. Stage Funded Loans: Direct to consumer loans provide you with the full loan amount once approved, making you responsible for paying your contractor directly. Alternatively, stage-funded loans disperse funds directly to your contractor at various project milestones. This approach generally offers lower rates since it reduces investor risk by directly controlling fund distribution based on project progress.

Whatever your preference or financial situation, Contractor Lend Link is committed to guiding you through these options with transparency and personalized service, making your home improvement journey as smooth and rewarding as possible.

How can I apply for home improvement financing?

Embarking on a home improvement journey? With our streamlined process at Home Upgrade Financing, checking your pre-qualification status or applying for a home improvement loan has never been easier! Simply click on the link provided to start your journey. We conduct a soft credit inquiry, which means your credit score remains unaffected. Our team will thoroughly analyze your financial profile and then reach out to you for a personalized discussion about your financing needs and priorities. This way, we ensure you are informed and empowered to make the best decision for your home improvement project.

Are there any specific credit requirements to qualify for financing?

We proudly provide an array of financing solutions tailored to meet the diverse needs of our customers, covering a wide range of credit histories. No matter what your financial background, we strive to connect you with the funds necessary to bring your home improvement dreams to life.

Our network of investors accepts credit scores starting from 550, providing opportunities even for those previously turned down elsewhere. We collaborate with investors who may or may not require proof of income, offering a significant advantage to the self-employed and those with unconventional income streams. Whether you have faced past financial challenges such as bankruptcies or have a high debt-to-income ratio, or if you possess excellent credit standing, we have programs designed just for you.

Does Home Upgrade Financing work with specific contractors?

Indeed, we collaborate with a carefully selected network of highly reputable contractors to offer seamless financing solutions tailored specifically to your home improvement needs. These partnerships ensure that you can easily access the financial support necessary to bring your project to life, directly connecting you with trusted professionals and competitive financing options.

We understand that while there are many remarkable and dependable contractors out there, not all meet the high standards of reliability and integrity that homeowners deserve. However, rest assured that when you choose a contractor approved through our network, you're selecting an exceptional professional who embodies honesty, reliability, competitive pricing, and exceptional workmanship. Our thorough vetting process guarantees that these contractors are not only trustworthy but also committed to delivering outstanding service and quality. We've done the homework for you to ensure peace of mind in your selection.

How quickly can I get approved for financing with Home Upgrade Financing?

Approval is typically fast, with many customers receiving a decision within minutes and funds available shortly thereafter.

We shop the market for the absolute best program and rate for your credit profile and use of funds; we place an emphasis on getting the best results for you and not the fastest crappy result that others will offer.

Are there any fees associated with securing financing through Home Upgrade Financing?

Our company is committed to delivering unparalleled service by harnessing the power of advanced technologies like artificial intelligence. This enables us to meticulously search through an extensive array of financing programs, ensuring that you receive only the most advantageous options available with the utmost cost-efficiency.

Applying for and receiving offers comes at no cost to you, allowing you to potentially save thousands on interest over the life of your loan. Although we do charge a nominal fee for our services, this fee is designed to be far more economical than alternatives from other lenders who embed hidden costs in their rates. We believe this approach offers clear financial benefits and transparency, ultimately providing you with significant long-term savings.

What repayment terms are available for home improvement loans from Home Upgrade Financing?

Repayment terms vary, ranging from short to long-term options, allowing you to choose a plan that fits your budget best.

Terms can be as long as 20 years and there are no pre-payment penalties on most programs that we have access to.