

Consumer Credit Center



# Buy now Pay later.

## How Our Solutions Work for You

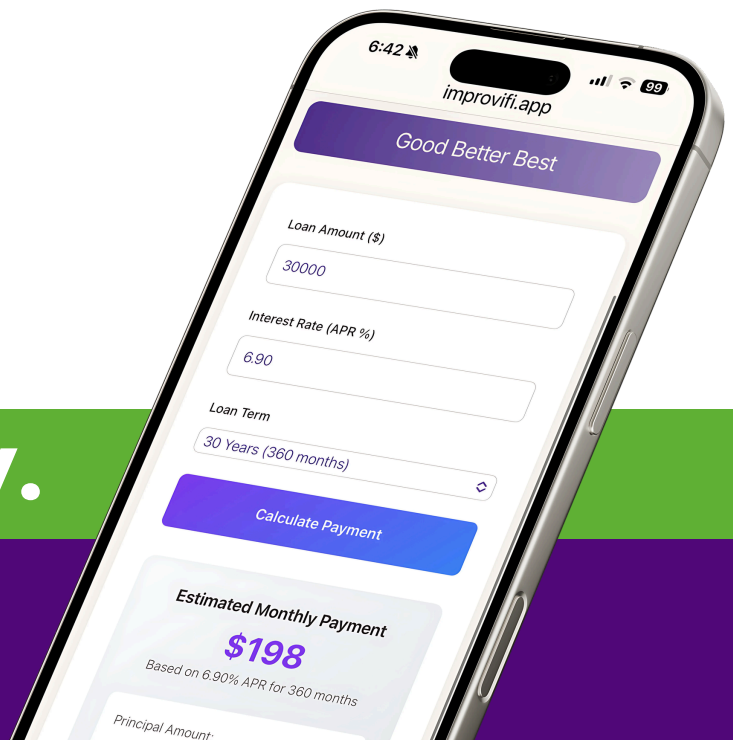
Ready to start your home improvement project? Get financing through Home Service Dudes.

Apply now and turn your home vision into reality.

- **Flexible easy payment options** that fit your budget
- **Special promotional programs & rates** available
- **Quick and simple** application process

- ✓ 100% Financing, No Money Down
- ✓ Apply in Minutes - Fully Digital
- ✓ Easy Soft Credit Pre-Approval
- ✓ Receive Instant Approval
- ✓ No Early Payment Penalty
- ✓ Borrow up to \$400,000

## Get started today.



# How To Get Started Today

## Easy Apply



Click QR code to apply. This can be sent to you via text or email.

## View Offers



Easy apply with and instant approval. All loan programs are soft credit check.

## Project Funding



Pay for your project over time with no pre-payment penalties for early payoff.

## Frequently Asked Questions

### Why should I use your Consumer Credit Center?

Improvifi offers multiple promotional financing options designed to fit your budget. Instead of paying cash upfront, you can spread payments over time with interest rates that are typically much lower than a credit card—keeping more money in your pocket for other priorities.

### Where can I use my loan?

Your Home Improvement loan can be used to pay for products and services offered through the contractor you're working with on your home improvement project.

### How do I pay my contractor?

It's simple! Your contractor will request payments by sending a text message to the phone number you provided during your application with unsecured lending options. The message will include details about the payment and instructions on how to approve or decline it. Once you approve a payment, that amount will be added to your loan balance and sent directly to your contractor. If you are obtaining a secured or personal loan, you will pay your contractor directly per your contract.

### How does this impact my credit score?

When you fill out an application and view available loan offers, our platform uses a soft pull of credit that will not impact your credit score. If you select an offer to move forward with, then we will run a hard pull of credit that may have a small impact on your credit score.

# Get started today.