



FINANCING OPTIONS

Lots of money out there to help you buy your next home.

If you have the money to buy a ThinHaus, great! If you have part of the money to buy your ThinHaus, great! If you don't have much money, but you have a great credit score, still great! If you have no money and your credit score stinks ... well, keep walking.



www.lightstream.com/tiny-houses



www.libertybankofutah.com



www.marcus.com/us/en#



www.freedomplus.com



www.lendingclub.com

If there is a #1 lender for Tiny Houses, it might just be LightStream. Their website is massive and they provide the most complete ranch of financial services in our industry. They are probably the first stop for any THoW money seach.

These guys are a little bit new to the tiny house lending business, but they are hungry. They even put tiny houses on the home page of their website, so they are definitely worth checking into. You may need to deal with some extra red tape as they figure out how to do all this, but they are nice folks and want to lend money.

This is probably the biggest of the tiny house lending banks and most impersonal. That's not always a bad thing, but it's a different kind of experience. Their rates just might be lower, depending on your score and the rate tables, so they are certainly worth checking out.

Just because a bank will give you money may not always mean you should take it. This bank is not really excited about tiny houses and their rates and programs reflect that ... but they will loan money that other banks may not and for a short term or small amount situation, it could work.

If you need a small amount to get you over the top on your ThinHaus purchase, a personal loan from these guys could work. The rates will be higher so try and pay them back first.

Obviously, ThinHaus has a lot to gain from you finding the money to buy one of our models. In most cases, we do not have a relationship with the bank or financial institution ... but in some cases, we do. Your purchase is more than enough incentive for us, but you should be aware that there might be other money coming our way if an OEM partnership is in place.



INSURANCE

It's a tricky thing ... Do it!

Google "tiny house insurance" and you'll get a lot of response ... and for good reason. This is a very important, misunderstood and complicated subject. If you are a homeowner (even a tiny home owner), insurance is something that you really need to consider and most likely get. If you have a bank note tied to your house (a mortgage), then the bank will probably insist that you have coverage. "Coverage" is a big word and there are all sorts of things you should consider. Do your homework and even re-think it every couple of years as things change. Here are some folks that will at least know what you are talking about when you say, "Tiny House Insurance."

Start with a big insurance company. They will take the time to educate you on most or all of your options. If you find a smart, local agent who cares, you might make a friend for life and get the right coverage at the same time. AmFam is big enough that you might consider talking to a couple of agents.



www.amfam.com

There are three "players" in the insurance world: Companies, Brokers and Agents. These guys are brokers and agents, which means that they will search around for packages that fit you and not necessarily try to sell you "what they have." This is a very good thing so talk to them before you make a final decision.



www.foremost.com

Here, too, are brokers and agents that have begun to specialize in all things "tiny." Don't worry about whether they are local or not. That doesn't really matter any more.



www.mystrategicinsurance.com

Now we get to agents ... folks that basically become your master shoppers in the insurance world. Indeed, it's a personal thing, but if you make a connection, these folks might really help you sleep better at night for a lot less.



www.insuremytinyhome.com

Michael is a guy who gets it and may be just the perfect insurance agent for you and your tiny house. At the very least, he's worth contacting just to see what he has to say.



agents.farmers.com/or/portland/michael-carmona

ThinHaus is not licensed, experienced or educated in any of the insurance products discussed here or that you may need. This catalog page is intended to get you thinking and give you some ideas on where to go for more information. We do think Tiny House insurance is a good idea and that you should have it if the economics are favorable.

