

## How it works

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



Check rates in less than 2 minutes



Loans typically fund in 1-5 days



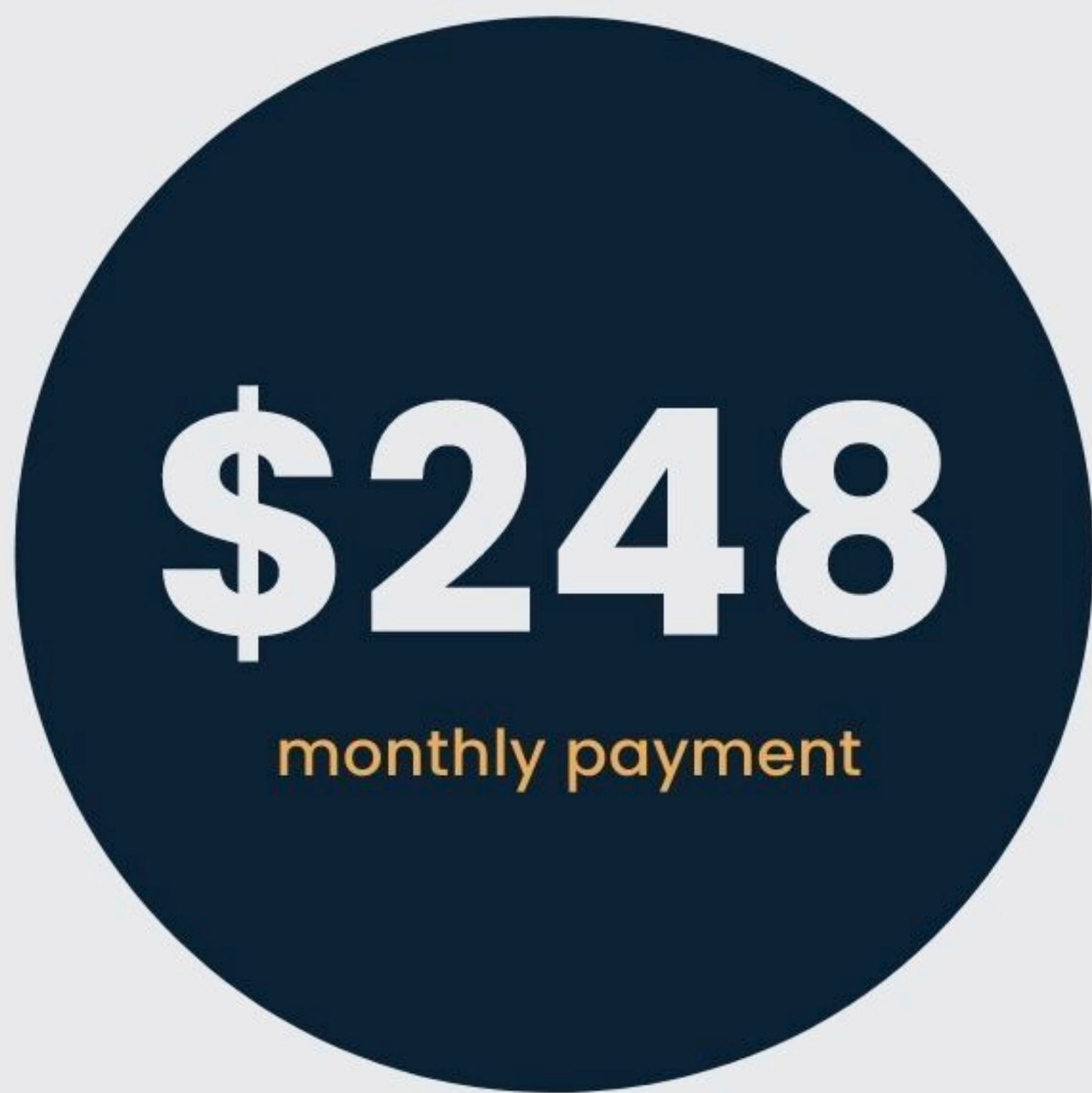
Fixed monthly payments



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 **6.99%**.

## What rates should I expect?

Credit Range	Pre-qualifi- cation rate	Est. APR Range	Loan amount	Loan Term	Lending Partners
<b>Excellent</b> 850 - 741	89%	7.99% - 19.07%	\$1,000 - \$250,000	2 - 12 years	8
<b>Good</b> 740 - 681	80%	10.54% - 26.70%	\$1,000 - \$250,000	2 - 12 years	8
<b>Average:</b> 680 - 661	70%	16.85% - 34.83%	\$1,000 - \$100,000	1 - 7 years	9
<b>Poor</b> 660 - 550	58%	20.50% - 36.99%	\$1,000 - \$50,000	1 - 5 years	10

## What homeowners are saying about Hearth



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"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



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"It was a great experience... there were no surprises when my credit was pulled. Thank you!"

- Tom



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## What is a personal loan?



3-7 year repayment periods



Typically lower rates than credit cards



Zero equity required