

Break your project into predictable monthly payments.

0% APR financing options available[†]



D&A Heating and Cooling

dougturner@dahvac.com · 208-455-5158

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



Check rates in under 2 minutes

Use Hearth's paperless secure form to check rates quickly without affecting your credit score.



Loans typically fund in 1-5 days**

If approved, funding with one of Hearth's lending partners is simple, with funds being deposited in as soon as 24 hours.



Fixed monthly payments

Personal loans found on Hearth have fixed rates and terms. You'll know your monthly payments upfront.



No prepayment penalties

You can pay off the loan early with no additional fees.

See your personalized options:

\$1,000 to \$100,000 · 2 to 12 years

<https://app.gethearth.com/flyers/da-heating-and-cooling/doug>



* All loans are subject to credit review and approval. For example, a \$10,000 loan with an APR of 14.50% and a term of 36 months would have a monthly payment of \$344.21.

** Funding can be as soon as 24 hours and takes 3-5 days on average.

† 0% Financing Option will include a 0% APR during a promotional period only; the promotional period will vary in length among different offers. After the conclusion of the promotional period, higher APRs will be charged. Please consult the disclosures related to any particular card offer.

Hearth is a technology company, which is licensed as a broker as may be required by state law. Hearth does not accept applications for credit, does not make loans, and does not make credit decisions. NMLS ID# 1628533.

Eligible customers can pre-qualify for 0% credit cards which are a great option to finance large purchase items, such as a home improvement project. These credit cards offer up to a 18 month 0% APR introductory period.

What rates should I expect?

Installment loans have predictable monthly payments, and can be funded quickly. Hearth’s lending partners consider factors such as income, FICO score, credit history, outstanding debt, and the loan amount requested when determining these rates.

Hearth has 3 rate plans that let you know what to expect when you request rates. You’ll likely see options with APRs in the ranges listed below, but may receive options with lower or higher APRs.

Credit Range	Pre-qualification rate*	Avg. # of Offers Recieved	Est. APR Range**	Loan amount****	Loan term*****	Lending partners
Excellent: 850 - 741	89%	29	4.99% - 19.07%	\$1,000 - \$100,000	2 - 12 years	8
Good: 740 - 681	80%	19	10.54% - 26.70%	\$1,000 - \$100,000	2 - 12 years	8
Average: 680 - 661	70%	13	16.85% - 34.83%	\$1,000 - \$50,000	1 - 7 years	9
Poor: 660 - 500	58%	7	20.50% - 36.99%***	\$1,000 - \$50,000	1 - 5 years	10

*For each self-reported credit score range, pre-qualification rate is calculated by dividing the number of pre-qualified Hearth users by the total number of users who submitted a loan request.

**The estimated Minimum APR range is calculated based on data available from Jan 2020-Mar. 2021. The Est. Max APR is calculated using 1 STD to the Avg. APR from the aforementioned time period. The range may change from time to time based on our lending partners’ feedback. The APR for a consumer may deviate from this estimated APR range as the APR is provided by the lending partners and is based on the consumer’s entire credit history.

*** In our calculation of the Est. APR range for the Poor Credit range, we exclude APR from our second look lenders.

****Loan amount: lenders determine loan amount based on entire credit history, annual income, and debt to income ratio

***** Loan Term: For example, a loan in the amount of 10,000 for a term of 5 years with an APR of 6% would be repaid over 60 monthly payments in the amount of \$193.33

