
Does applying affect my credit score?

No, checking your financing options does not affect your credit score. The process uses a lender's soft inquiry, which has zero impact on your credit.

What credit score do I need?

Financing options are available for a wide range of credit profiles. Many homeowners qualify even if their credit isn't perfect. You'll see your personalized options instantly after submitting your information.

Can I finance any type of project?

Yes, you can finance most remodeling and construction projects, including basements, kitchens, bathrooms, additions, and restoration work. If you're unsure, our team can confirm your project during your free evaluation.

Do you provide financing?

No. We review your project and may discuss third-party options if appropriate.

Is financing guaranteed?

No. Availability depends on independent providers.

Do you provide financing?**How fast is the approval?**

Most homeowners receive pre-qualified offers in just a few minutes. The full approval process is typically completed shortly after reviewing your options.

Is there any obligation to accept the offer?

No. Getting pre-qualified does not obligate you to accept any offer. You're free to review your options and move forward only if the terms work for you.

What documents do I need to apply for?

Most homeowners only need basic personal information to get pre-qualified. If additional documents are required, a specialist will guide you step by step.

Can I include multiple projects in one financing plan?

Yes. Many homeowners combine projects — such as a bathroom + flooring, or a basement + electrical upgrades — into a single financing plan.

How much can I get approved for?

Approval amounts vary depending on your credit profile and lender guidelines. Many homeowners qualify for amounts ranging from small upgrades to full remodels.

Can I use financing for emergency repairs or restoration?

Absolutely. Financing is available for water damage, fire damage, mold remediation, and other urgent repairs. Lender's criteria may apply.

What happens if my project changes after the evaluation?

No problem. If the scope changes, we simply update the estimate, and you can adjust the financing options accordingly before you accept any offer.

Are there penalties for paying off the loan early?

Most lenders offer plans with no prepayment penalties, but terms vary according to the lender's policies.

Is the on-site visit mandatory?

Yes, but it's quick and easy. We visit the property to confirm feasibility and ensure the project meets safety and financing requirements.