

## **Tips for Applying with Hearth**

- 1. What's the minimum loan amount?**
  - a. Our min. Loan amount is \$1K, but we recommend at least \$2k to unlock up to 8 lenders. (If you prequalify with a lender that offers less than \$2k, these offers will display on the offers page.)
  - b. If you are in the state of Georgia the minimum is \$3k and Ohio is \$5k
  
- 2. I've already applied, can I add on a co-applicant now?**
  - a. Yes, you can bring on a co-applicant by completing a new loan form. Please use a different email address if you are applying as the primary. Duplicate submissions under the same email address may be flagged as ineligible.
  
- 3. I applied through a lender, but I see a better offer now....Can I apply with another lender?**
  - a. Yes, you can apply with other lenders within a 2 week window without taking another credit hit.
  
- 4. I don't have my online banking info. Is there a way to verify my bank info?**
  - a. Yes, most lending partners will allow you to fax in a VOIDED check with your routing and account info.
  
- 5. I see offers with very low APR and others will high APR, what's up with that?**
  - a. Rates vary from lender to lender and term to term. D paper lenders have a floor rate they can offer and can't offer rates as low as an A paper lender. As always, we recommend choosing the lowest monthly plan that works for your budget.
  
- 6. Can I put a downpayment and finance less? Can I take out more?**
  - a. Yes, of course! Hearth's offers page will display a range of loan options, so you can choose to finance a lesser amount, the exact amount, or a higher amount so you can get the project and payments that best suit you.
  
- 7. Help! I can't sign into the offers page....**
  - a. If you can't sign into the offers page with the email and birthdate you used on the application, then more than likely there was a typo when completing the initial app. Please complete a new loan form with your correct email and Birthdate to review offers.
  
- 8. I'm not sure when the project is scheduled to begin...If I take out a loan can I delay the funding?**
  - a. Lightstream allows you to schedule the deposit 45 days out after approval. However, most of our lenders will auto-draft the first scheduled payment 14-30 days from the date the funds are deposited.

