



Garrett Spoor

530-979-0081 / gspoor@spoorsh heatingandac.com



Break your project into predictable monthly payments

With Hearth, you can see potential financing options for your upcoming project. A loan through Hearth helps you pay for your project through predictable, monthly payments without tapping into your home equity.¹

Why Hearth

Start your project soon

→ Funding usually within **1-3 business days**

Budget responsibly

→ Fixed monthly payments and no prepayment penalties

See eligibility without hurting your credit

→ Pre-qualifying through Hearth doesn't affect your credit score

How Hearth works

- 1 Complete the loan request: Just answer a few questions to see available rates without affecting your credit score.
- 2 Review loan options: If eligible, you'll view personalized options from multiple lending partners. You can choose which one best suits your needs apply with the lending partner.
- 3 Get funded: If approved, you will typically get the funds in your account within 1-3 business days.

Get personalized options now at:

<https://app.gethearth.com/flyers/spoors-heating-air-conditioning/garrett>

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. Hearth works with various lending partners to show customers available financing options; all loans subject to credit approval.

¹For example, \$10,000 loan with a 14.5% APR and a 36-month term would have a monthly payment of \$344.21. Actual APRs will depend on factors like credit score, loan amount, loan term, and credit history. All loans are subject to credit review and approval.



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FAQs

Q: What kind of loans are available through Hearth?

Hearth's lending partners offer installment loans. These loans have fixed monthly payments, terms that are usually between 3 and 7 years, no home equity requirement, and no prepayment penalties.

Q: What does "getting pre-qualified" mean?

After you answer a few questions, Hearth will send your information to its network of lending partners. Within seconds, they will check your eligibility and show you available options. Seeing rates does not affect your credit score. You can then submit a loan application with your chosen lending partner, which will affect your credit report just like any loan application.

Q: What rates should I expect?

Installment loans have interest rates to enable quick funding and predictable payments. 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 Plan	Pre-qualification rate*	Est. APR Range**	Loan amount	Loan term***	Lending partners
Excellent: 700 - 850 FICO	90%	4.99% - 16.30%	\$1,000 - \$100,000	2 - 10 years	13
Good: 640 - 700 FICO	70%	13.00% - 26.87%	\$1,000 - \$100,000	2 - 7 years	11
Building: < 640 FICO	39%	19.95% - 30.61%	\$1,000 - \$50,000	2 - 5 years	5

*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.

**For pre-qualified Hearth users with this credit score range, our lending partners returned loan options with this range of minimum APRs for the 65% of pre-qualified users with minimum APRs between the 10th and 75th percentiles.

***For example, a loan in the amount of \$10,000 for a term of 5 years with an APR of 6.00% would be repaid over 60 monthly payments in the amount of \$193.33.

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