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# Program Overview

**Unsecured Loan Options - loan requests made via phone or fax available in all 50 states unless noted:**

**1. Same as Cash Loans –**

- 3,6,12 or 18 months of no interest and no payments to homeowners.
- Loans are from \$1,000 to \$45,000 and staged funding may be available.
- Minimum credit score is 680. The homeowner requests a loan by phone.

**Current Same as Cash Options are:**

- 90 day same as cash
- 180 day same as cash
- 365 day same as cash
- 18 month same as cash

**2. Traditional month-to-month loans –**

- Loans range from \$1,000 to \$45,000.
- The interest rate charged to the homeowner is dependent on their personal credit history.
- Minimum credit score is 680.
- The homeowner requests a loan by phone.

**3. Traditional month to month loans that can be used for anything –**

- Including home improvements, commercial projects, rental property and paying off small bills.
- Loans range from \$10,000 to \$100,000 and the interest rate ranges from 6.9% to 8.9%.
- This loan is limited to a maximum seven year term and a minimum credit score of 720. ?

**Additional Loan Options - loan requests made via phone with customer or by application faxed to us:**

If needed, other unsecured and secured loans may be available depending on the state.

**For more details and the cost on how to get started contact:**

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