

# HOMEOWNER READY CASH PROGRAM

## What is the Homeowner Ready Cash Program?

This program provides cash for immediate home improvement needs that families and individuals sometimes face. This loan provides immediate cash to address those improvements along with affordable payments.



## How Does The Homeowner Ready Cash Program work?

To qualify for this loan, your income will be verified, but your credit score will not be considered for underwriting. Your most recent 12-month credit history will be considered and alternative methods for determining payment history, such as utility and phone bills may be required.

## Loan Parameters:

Loan advances are available from \$100 to \$1,500. Your ability to repay will determine your actual loan amount. Maximum loan terms are available up to 36 months. The maximum overall debt you have compared to your income cannot exceed 50%. You must have at least 12 months living in your home. Required documentation includes verification of home ownership, insurance coverage and home improvement affidavit. Loans may be secured or unsecured.

## Example:

The monthly payment of a loan for \$1,000 repaid over 36 months with an annual percentage rate of 17.15% for a secured loan would be \$35.73.

For more information or current rates, contact one of our Advisors today at (219) 873-2640 or toll-free at 888-873-2640.

