



## Third Space Builders, LLC PAYMENT OPTIONS

## **Home Improvement Financing to Fit Your Needs**

The Acorn Finance program's focus is simple - to help you create the project of your dreams. With affordable budget-minded options, Acorn Finance is an easy and convenient way to pay for any home improvement project.

## HOW TO SUBMIT AN APPLICATION

- 1.) Visit www.thirdspacebuilders.com and on the Home Page, click the Acorn Finance module to apply.
- Complete the questions and receive loan offers in minutes.
- 3.) Compare and select the best offer for you.
- 4.) Finish the application with the lender.
- 5.) Receive funding and pay your contractor directly.



Credit Limits Up To \$100,000



Customers apply on our website



Receive pre-qualified offers with no impact to your credit score



Terms up to 12 years, APRs as low as 4.99%



Receive funding and pay your contractor directly



**NO Prepayment Penalties** 





FAQ'S GOT QUESTIONS? WE GOT ANSWERS!

Acorn Financing? What's that? Short answer: We are magicians who help your home improvements dreams come true. Long answer: Acorn Finance is a lending marketplace where the nation's premier online consumer lenders pre-qualify customers for personalized loan options in 60 seconds, with no impact to the homeowner's credit score. Acorn Finance uses an initial soft credit inquiry to provide access to competitive, fixed-rate loans through a fast and easy online process.

How much can I borrow with Acorn Finance? Dreams don't come with a cap, but Acorn Finance's network of lenders extends loans from \$1,000 up to \$100,000 for qualified customers. Except in California and Texas where the minimum amount is \$2,000.

What can I use the borrowed funds for? Funds can be used to purchase and install virtually any home improvement expense.

What are the best loan terms available? Applicants with excellent credit may be rewarded with rates as low as 4.99% and extended repayment terms of up to 144 months (12 years).

How long does the loan approval process take? Qualified applicants can be approved during business hours and may receive their funds within one business day.

Are there any fees? Acorn Finance's network of partners charge no penalties for early repayment. For personal loans and credit lines, some partners do charge origination fees of 1-8% on loans up to \$50,000. For home equity loan and home equity investment products, partners typically charge origination fees and/or other closing costs. No fee options are clearly highlighted on the Acorn offers page.

**Does Acorn Finance allow for co-borrowers?** Absolutely! Some of our funding partners accept such applications so co-borrowers are encouraged to apply. A co-borrower can be added to your Acorn form immediately after the primary applicant submits their information.

How much does it cost to check rates? Zero. Nothing. It's absolutely free.

Why should I go to Acorn Finance and not to the lenders directly? Good question. The rates and terms offered on Acorn Finance are provided to us directly by the lenders. Which means they're already making you their best offer and it won't be different if you ask them in person. Additionally, you receive multiple offers from multiple lenders, in a few seconds, with just a few clicks, with no impact to your credit score. All under one roof! This way, you don't just save on interest rates. You save on time, too.