

# FUND YOUR HOME IMPROVEMENT PROJECT WITH FINANCING

Compare offers from top national lenders

Checking offers does not impact credit score • No home equity required to apply

## HOW IT WORKS



1. **Pre-qualify** for loan offers  
in minutes from my  
Estimate



2. **Compare and select**  
the best offer for you



3. **Finish application**  
Receive funds in 1-2  
business days<sup>3</sup>



4. **Receive funding**  
And pay your contractor  
directly

APRs at

## COMPETITIVE RATES<sup>2</sup>

Loans from

**\$1,000-\$100,000**

Terms up to

**20 YEARS<sup>1</sup>**

## FINANCING PARTNER



**Acorn**  
FINANCE

A marketplace of top lenders

Excellent  ★ Trustpilot



Offers/terms received are personalized based on loan amount, credit profile, borrower income, lender criteria, and other factors.

If you are not pre-qualified, you will be notified immediately. You may refer to messages from Acorn Finance or its lender partners for more information about the decision. You may re-apply for a different amount, to add a co-borrower, or after unfreezing your credit file. You may also provide an alternative form of payment to Joist.

Acorn Finance is not a lender but partners with lenders to make loans available. Acorn Finance is available online in the United States via internet-connected smartphones, tablets and personal computers nationwide except for MA, NV, RI.

The lenders on Acorn Finance's network don't charge any penalties for early repayment. Some lenders charge an origination fee or other closing costs between 1-8%, and may deduct that fee from the loan amount or increase the loan amount to include the fee. No-fee options are clearly highlighted on the offers page in the application flow.

<sup>1,2</sup> Annual percentage rates on loans with our partner lenders range between 4.99% and 35.99% and terms range between 2 and 20 years. Rates as of 3/4/2022. Advertised rates and terms are subject to change without notice. <sup>3</sup> Funding times may vary.

<sup>2</sup> For illustrative purposes only, if you request \$10,000, you could get a total loan of \$10,000 with an 8.94% interest rate and \$0 fees (note, if the lending partner charges an origination fee, it will increase the APR). You would receive \$10,000 with 84 payments of \$161. Actual rate and maximum loan amount are determined solely by the lender, which may differ from this example and depend on loan purpose, amount, term, length, and your credit profile. Loan closing contingent on final credit approval, verification of income, and other criteria established by the lender and your acceptance of all agreements and disclosures. Pre-approvals use a soft credit pull, which does not impact credit score; however, lenders will conduct a hard credit pull when you express interest in an offer and this could impact your credit score. This information is presented without warranty or guarantee of the availability of any loan.