What we offer:
• FHA Title 1 Home Improvement Loan
• HLIB Advantage Loan

Sell more jobs by joining our HOME IMPROVEMENT REFERRAL PROGRAM!
TABLE OF CONTENTS

1. HLIB Referral Program Set Up
2. HLIB Product Types
3. HLIB Product Details
4. The FHA Title 1 Loan
5. The HLIB Advantage Loan

CHRIS TIBBETTS
Title 1 Sales Rep, NMLS #890214
(401) 773-9948
tibbetts@homeloanbank.com
Home Loan Investment Bank, FSB is proud to be your home improvement lender. We look forward to supporting your continued growth and success as a member of our Home Improvement Referral Program. In order to begin working together, we are required to maintain a record of some basic information about your company. Please email or fax this document to your Account Executive.

*Name: ____________________________________________
*Company Name: ____________________________________
*Phone: ____________________________________________
*Email Address: ______________________________________
*Fax: ________________________________________________

Street Address: ______________________________________
City, State, Zip Code: __________________________________
License Number: ______________________________________
(Optional on state level)

☐ Opt out of receiving fax and email communications

Do you currently offer financing:  Yes: ☐  No: ☐

I/We hereby certify that the information contained herein is true and accurate to the best of my knowledge and understanding. I/We hereby authorize Home Loan Investment Bank and its assigns to conduct a public record background check at any time and for any reason. Home Loan Investment Bank also reserves the right to terminate this referral relationship at any time.

By providing this information Home Loan Investment Bank does not and shall not be construed to establish a joint venture, agency relationship or other form of business association between this referral partner and Home Loan Investment Bank.

Printed Name: ________________________________________
Signature: __________________________________________
Date: ____________________

CHRIS TIBBETTS
Title 1 Sales Rep, NMLS #890214
(401) 773-9948
tibbetts@homeloanbank.com
HOME LOAN PROJECT TYPES

Home improvements have the potential of turning your house into a dream home. Whatever improvements you envision, Home Loan Investment Bank, FSB may be able to help you make your vision a reality. Some of the home improvements we offer are listed below, but not limited to:

- Solar Panel Installation
- Basement Remodel or Addition
- Add a Garage or Barn
- Install New Siding
- Kitchen or Bathroom Remodel
- Roof & Window Replacement

CHRIS TIBBETTS
Title 1 Sales Rep, NMLS #890214
(401) 773-9948
tibbetts@homeloanbank.com
HOME LOAN PROJECT DETAILS

Benefits:
- No Equity Requirements
- No Appraisal Requirements
- No Seasoning Requirements
- 100% Up-front funding
- Funds must be used for eligible Home Improvements

Property Types:
- Single Family
- Multiple Family up to 5 Units
- Mobile Home
- Condominium (interior work only)
- Townhouse

CHRIS TIBBETTS
Title 1 Sales Rep, NMLS #890214
(401) 773-9948
tibbetts@homeloanbank.com
# HOME LOAN PROJECT DETAILS

## The FHA Title 1 Loan
- Single Family Home - up to $25,000
- Multiple Family Home up to 5 units - $12,000 per unit
- Unsecured Loan - $7,500

## The HLIB Advantage Loan
- Up to $40,000*
- 2nd Position ($7,501 - $25,000)
- Unsecured (up to $7,500)

## Loan Amounts

## Lien Position
- 2nd Position ($7,501 - $25,000)
- Unsecured (up to $7,500)

## Terms
- Secured - 36, 60, 84, 120, 180, and 240 Months
- Unsecured - 36, 60, 84, and 120 Months
- Unsecured - 36, 60, 84, and 120 Months*

*The HLIB Advantage Loan can only be offered in conjunction with the FHA Title 1 Loan.

---

**CHRIS TIBBETTS**  
Title 1 Sales Rep, NMLS #890214  
(401) 773-9948  
ctibbetts@homeloanbank.com
The FHA Title One Loan

Our Home Improvement Loans give homeowners the financing they need to increase the value of their home, while giving contractors the ability to secure more jobs. The FHA Title 1 Loan is a great financing option to obtain up to $25,000 for a single family-home.* Home Loan Investment Bank, FSB offers 100% up front funding so you can get the job started right away.

Benefits:

• No Contractor Fees
• No Appraisal Necessary
• No Equity Requirements
• No Pre-Payment Penalties
• Interest May Be Tax Deductible
• Low fixed rates

Features:

• Obtain up to $25,000* for a single-family home
• Unsecured & Secured Options Available
• Flexible payments terms of up to 20 years
• Middle FICO Score to qualify - 600 or higher

Chris TIBBETTS
Title 1 Sales Rep, NMLS #890214
(401) 773-9948
tibbetts@homeloanbank.com

*New residential structures must have been completed and occupied for a minimum period of 90 days. *Subject to credit approval.
THE HLIB ADVANTAGE LOAN

When $25,000 is not enough to complete your home renovation project, The HLIB Advantage Loan is here to help. The HLIB Advantage Loan allows you to finance up to $40,000* in additional funds, in conjunction with The FHA Title I Loan for a total of $65,000*. Home Loan Investment Bank, FSB offers 100% up front funding so you can get the job started right away.

Benefits:

• No Contractor Fees
• No Appraisal Necessary
• No Equity Requirements
• No Pre-Payment Penalties
• Low fixed rates

Features:

• Exclusive access to an additional $40,000*
• Middle FICO Score to qualify - 680 or higher

CHRIS TIBBETTS
Title 1 Sales Rep, NMLS #890214
(401) 773-9948
chibetts@homeloanbank.com

* Subject to credit approval