



HOME LOAN

REFERRAL PARTNERS LOAN INFORMATION PACKAGE

What we offer:

- FHA Title 1 Home Improvement Loan
- HLIB Advantage Loan

Sell more jobs by joining our
HOME IMPROVEMENT
REFERRAL PROGRAM!





HOME LOAN

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CHRIS TIBBETTS

Title 1 Sales Rep, NMLS #890214

(401) 773-9948

ctibbetts@homeloanbank.com





HOME LOAN

HLIB REFERRAL PROGRAM SETUP

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: _____

*E-mail Address: _____

*Fax: _____

Street Address: _____

City, State, Zip Code: _____

License Number: _____

(If required on state level)

Referral Type:

☐ Contractor ☐ Mortgage Broker

☐ Realtor ☐ Financial Planner

☐ Recruiter ☐ Manufacturer

Other: _____

☐ 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: _____

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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**



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HOME LOAN

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

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HOME LOAN PROJECT DETAILS

	The FHA Title 1 Loan	The HLIB Advantage Loan
Loan Amounts	<ul style="list-style-type: none">• Single Family Home - up to \$25,000• Multiple Family Home up to 5 units - \$12,000 per unit• Unsecured Loan - \$7,500	<ul style="list-style-type: none">• Up to \$40,000*
Lien Position	<ul style="list-style-type: none">• 2nd Position (\$7,501 - \$25,000)• Unsecured (up to \$7,500)	<ul style="list-style-type: none">• Unsecured (up to \$40,000)*
Terms	<ul style="list-style-type: none">• Secured - 36, 60, 84, 120, 180, and 240 Months• Unsecured - 36, 60, 84, and 120 Months	<ul style="list-style-type: none">• Unsecured - 36, 60, 84, and 120, 180 Months*

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





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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

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





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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

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* Subject to credit approval

