

Thank you for taking the time to consider HFS Financial as a new partner in the success of your business. As you have likely learned from your Contractor Success Manager, HFS provides 100% personal loans to homeowners across the USA for their Home Improvement and Metal Building Projects. At HFS we know the positive and substantial impact of having a simple and quick funding program to get your customers the funds they need to complete their projects with your company. Once funded, every HFS customer is a cash buyer!

So that we can begin our mutually beneficial relationship in the most positive way possible, we wanted to give you some BASIC guidelines to help you understand which type of borrowers we can and cannot fund.

We CAN fund loans for Metal Building customers who:

- Are a residential client
- Have a home built on the property where the building is to be constructed
- Live in a home on the property as their primary residence
- Will use the building for personal use

We are CAN NOT fund loans for Metal Building customers who:

- Do not live on the property where the building will be constructed
- Are building on a property that does not yet have a residence built
- Are building for commercial use
- Are planning to use as temporary or permanent dwelling

Thank you for taking the time to review this document. We can't wait to help you grow your business!

Regards,

**Richard Molina** 

Contractor Success Manager

