



HOME LOAN INVESTMENT BANK®

YOUR HOME IMPROVEMENT PARTNER



REFERRAL PARTNER'S LOAN INFORMATION PACKAGE

We offer:

- FHA Title 1 Home Improvement Loan
- HLIB Advantage Loan

Sell more jobs by joining our
**HOME IMPROVEMENT
REFERRAL PROGRAM!**

One Home Loan Plaza, Warwick, RI 02886
1 (800) 223-1700 • www.homeloanbank.com



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Andrea Latifi

*Senior Account Executive
Home Improvement Lending
NMLS#1183012*



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Warwick, RI 02886



HLIB REFERRAL PROGRAM SET UP

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:

- | | |
|-------------------------------------|--|
| <input type="checkbox"/> Contractor | <input type="checkbox"/> Mortgage Broker |
| <input type="checkbox"/> Realtor | <input type="checkbox"/> Financial Planner |
| <input type="checkbox"/> Recruiter | <input type="checkbox"/> 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.



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Printed Name: _____

Signature: _____

Date: _____

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HLIB 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



INSTALL NEW
SIDING



BASEMENT
REMODEL
OR ADDITION



KITCHEN
OR BATHROOM
REMODEL



ADD A GARAGE
OR BARN



ROOF & WINDOW
REPLACEMENT



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**Contact us now to
see if your project
qualifies!**



HLIB PRODUCT 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

	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 \$25,000*
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 \$25,000)*
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*

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

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THE FHA TITLE 1 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 - 640 or higher

* 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 **\$25,000*** in additional funds, in conjunction with The FHA Title I Loan for a total of **\$50,000***. 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 \$25,000*
- Middle FICO Score to qualify- 700 or higher
- Unsecured Option

* Subject to credit approval



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