



WATERCRESS  
FINANCIAL

# Watercress Financial Knows Home Improvement Financing

Our team assists homeowners with financing their home improvement projects or unplanned home repairs at affordable rates. We have helped countless homeowners improve their homes by providing them with the financial resources necessary to do things right the first time.

## THE BENEFITS OF GETTING YOUR LOAN WITH WATERCRESS FINANCIAL

### WE APPROVE PEOPLE FASTER

Watercress Financial has a quick online application process that uses an **initial soft credit pull** (no impact on your credit score) and lets you see your qualifying rate - decision shown in seconds! (**Maximum term up to 15 years\*** and **maximum loan amount up to \$75k**)

### DON'T NEED PERFECT CREDIT

We offer competitive products for those with excellent to fair credit scores.

### EASY PAYMENT OPTIONS

Easily view your loan details and make payments through our Online Portal! You can also set up automatic payments through your checking or savings account or pay by mail.

### NO RETROACTIVE INTEREST

Our products do not penalize you by retroactively charging interest if you don't pay off your loan during the promotional period. You can take advantage of the promotional pricing and determine when you want to pay off the loan.

### NO HIDDEN FEES OR GIMMICKS

### PRE-PAY AT ANYTIME

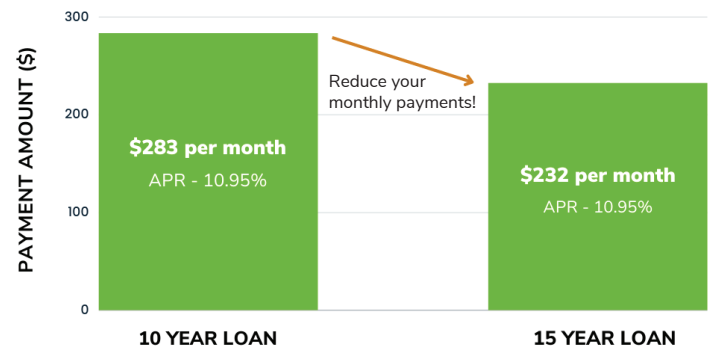
There is never a penalty for prepaying your loan.

### RELIABLE CUSTOMER SUPPORT

Talk directly to someone and get the answers you need when you need them.

### ENGLISH OR SPANISH; NO PROBLEM

From the application to customer service, our whole process, from start to finish, is offered in Spanish.



\* The monthly payment on a \$20,000 loan for a term of 15 years with a 10.95% APR will be **\$232**, compared to a monthly payment of **\$283** on a \$20,000 loan for a term of 10 years with a 10.95% APR. Subject to qualifying credit approval.

Website: [www.watercressgroup.com](http://www.watercressgroup.com)

Ask your contractor about current rates and programs to finance your next project - today!