



# Financing that fits your budget

## Why choose Upgrade to finance your home improvement project?

- ✓ Manage a large or unexpected project with affordable monthly payments
- ✓ Easy application process and customer dashboard
- ✓ No pre-payment or cancellation fees
- ✓ No impact on credit for loan pre-approval

**9.99% interest**  
for 5 Years<sup>1</sup>

**13.99% interest**  
for 10 Years<sup>1</sup>

Apply for financing today or contact **H2O Proof** to learn more.

 Phone number: **678-426-8618**

 Website: **h2o-proof.net**

 Email: **info@h2o-proof.net**



APPLY NOW

Home Improvement Loans made through Upgrade feature Annual Percentage Rates (APRs) of 0%-29.99%. Lowest rates require Autopay. If you are eligible for credit union membership, you may be required to join a credit union to receive a lower APR. Loans feature repayment terms of 3 to 180 months. Loans may be disbursed in one or more advances. Actual loan terms may vary depending on, among other things, the exact number of advances, the amount of each advance, and the date on which each advance will occur.

For example, if a borrower receives a \$10,000 loan with a 10-year term and a 13.99% Annual Percentage Rate (APR) and the loan is disbursed in 2 advances (20% on Day 1 and 80% on Day 90), the borrower will have a required monthly payment of \$155.21. The APR on the loan may be higher or lower and loan offers may not have multiple term lengths available. Actual rate depends on credit score, credit usage history, loan term, and other factors. Subsequent charges and fees may increase the cost of the loan. There is no fee or penalty for repaying a loan early.

Loans are subject to credit approval. Home Improvement Loans offered through Upgrade are made by Cross River Bank, Member FDIC, Equal Housing Lender. Upgrade, Inc. (NMLS #1548935) holds the following state licenses.



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**0% interest + No Payment for 12 Months<sup>1</sup>**

29.49% APR accrues during promo period

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For example, under this promotional plan (i.e., no payments required during the 12 months promotional period beginning after we disburse the first advance, and interest accrues during the promotional period but is waived if the loan is paid in full before the end of the promotional period), if a borrower receives a \$10,000 loan with a 10-year term and a 29.49% Annual Percentage Rate (APR), the loan is disbursed in 2 advances (20% on Day 1 and 80% on Day 90), and the loan is not paid in full before the end of the promotional period, the borrower will have a required monthly payment of \$279.66 after the promotional period ends. All interest accrued during the promotional period will be included in your monthly payment on a pro-rata basis for the remainder of the loan term if the loan is not paid in full by the end of the promotional period. If the loan is paid in full before the end of the promotional period, all interest accrued during the promotional period will be waived.

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