

benji<sup>®</sup> by FINANCE of AMERICA

# Home improvement financing with \$0 down. That's Benji.

A simple, straightforward path to your dream project. Apply with your contractor and get started today.

## Fast results, with no obligation

Pre-approvals generally arrive in just minutes. Calculate payments and review terms from 6 months - 12 years, with no obligation and without affecting your credit.<sup>1</sup>

## No-interest, no-payment plans<sup>2</sup>

Benji offers a range of fixed rates and flexible terms to fit your budget, including no-interest, no-payment options.

## Options for any budget

With \$0 down and longer term lengths that help lower monthly payments, your dream project doesn't have to wait. We've got options for applicants with FICOs as low as 575. What are you waiting for? Get started today!

<sup>1</sup> No hard credit check required to receive pre-approvals or calculate terms and payments. Benji® hard credit check occurs after terms are selected before financing documents can be signed. LendingPoint™ hard credit check occurs after financing documents have been signed.

<sup>2</sup> No payments are required during the promotional period following project completion. Thereafter, substantially equal monthly payments are required for the remainder of the financing term (60 months) or until the unpaid balance of the amount financed is paid in full. Interest will accrue during the promotional period, but will be waived if the amount financed is paid in full prior to the expiration of the promotional period.

Visit [foahomeimprovement.com/benji](https://foahomeimprovement.com/benji) to learn more.

Here's how to apply:

1

### Apply with your contractor

Applications are initiated by your contractor through our mobile app, online or over the phone.

2

### Submit your application

In addition to basic info about yourself, you will need to provide a social security number, monthly household income and a valid email address.

3

### Select your financing terms

Enter the amount you'd like to finance and choose the plan that fits your budget.

4

### Sign financing docs

Click on "Sign now" to eSign, or click "Email docs" to sign at your convenience.

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Finance of America Home Improvement is not affiliated with and does not endorse any home improvement contractor. Benji® refers to non-mortgage lending products for home improvement. Finance of America Home Improvement does not offer the mortgage products available through Finance of America Mortgage LLC.

# Your project is complete! Here's what happens next.

You will receive a completion confirmation email upon completion of your project.

Click "**Confirm online now**" in the email request. You'll be asked to verify your identity to access your project details. Review your project details and select "**Confirm completion.**" You can also confirm over the phone by calling **844-462-3654**.



## Get a welcome call or letter.

We'll be in touch to help you get started and answer any questions.



## Verify your billing details.

Login to the Benji portal and make sure all of your billing information is accurate.



## Make your first payment.

Make payments any way you like— online, by mail, or by phone.

**First payments are due 30 days after project completion, unless you've chosen a Special Financing plan.\***

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## Questions?

Give us a call at **844-225-9283** or visit [foahomeimprovement.com/benji-support](https://foahomeimprovement.com/benji-support) to learn more.