

## Homeowner Financing Guide

**Foundation Finance Dealer #6435039**

✓ **GOOD NEWS!**

Checking financing options will NOT affect your credit score. Foundation Finance uses a soft credit inquiry during prequalification.

### ■ Step 1: Complete the Prequalification

You can apply online or by phone. When completing the prequalification form, you may either scan your driver's license to automatically populate your information or enter your information manually. The prequalification process uses a soft credit inquiry, which does not impact your credit score.

### ■ Step 2: Review Financing Options

Once your prequalification is submitted, Foundation Finance will provide available financing options based on the information provided. Your Thrush & Son representative will review the available options with you and answer any questions.

### 🏠 ■ Step 3: Complete the Credit Application & Sign Documents

If you decide to move forward with financing, Foundation Finance will generate the financing documents and email them to you for electronic signature. Please review and sign all required documents. If a co-applicant is required, both applicants must sign using the email addresses provided during the application process.

### ■ Step 4: Project Completion

Once your project has been completed by Thrush & Son, a Loan Completion Certificate (LCC) will be generated and sent to you for verification and electronic signature. If the certificate is not signed within 24 hours, Foundation Finance will automatically send a reminder email.

### ■ Step 5: Funding & Verification

After the homeowner signs the Loan Completion Certificate, Thrush & Son submits the required completion documentation to Foundation Finance. Foundation Finance may contact you to verify project completion before funds are released according to the financing agreement. If you have signed your Loan Completion Certificate and have not heard from Foundation Finance regarding verification, please call (855) 241-0024.

## Frequently Asked Questions

**Q: Will checking financing options affect my credit score?**

**A:** No. Prequalification uses a soft credit inquiry that does not impact your credit score.

**Q: When does a hard inquiry occur?**

**A:** Only after a completed credit application and signed financing documents have been submitted.

**Q: Can I apply with a co-applicant?**

**A:** Yes. Both applicants will receive electronic documents that must be signed.

**Q: How will I know my project is complete?**

**A:** You will receive a Loan Completion Certificate (LCC) via email to review and sign.

**Q: Who do I contact if I have questions?**

**A:** Contact your Thrush & Son® representative or Foundation Finance at (855) 241-0024.

## Apply Online



**Scan to Begin Your Prequalification Dealer #6435039**

Soft Credit Inquiry • No Impact to Credit Score

**Thrush & Son® LLC. Roofing & Exterior Solutions Since 1960**

■ (937) 833-5136

■ [www.thrushandson.com](http://www.thrushandson.com) Foundation Finance Dealer #6435039