



10 THINGS TO KNOW ABOUT A LIGHTSTREAM HOME IMPROVEMENT LOAN

1

How much can I borrow?

When you have good credit, you can get a LightStream loan from \$5,000 to \$100,000.

2

How much does it cost?

Our interest rates are super-competitive and transparent. Use our loan calculator to view rate ranges and monthly payment options.

3

How much are the fees?

\$0! LightStream has NO FEES, period.

4

What kind of collateral do you require?

None. LightStream loans are unsecured. There are no home equity requirements, either.

5

What can I use the funds for?

LightStream funds can be used to pay for contractors, appliances, finishes, furniture, landscaping...ANY and ALL expenses you choose for your project.

6

Can I choose where/who/what to spend the money on?

Yes, as long as it's spent on your home improvement project.

7

How do I actually pay for things?

Funds from your LightStream loan are deposited directly into your bank account. It's there for you to pay for your project, whenever you want.

8

How long does it take to apply?

An application is easy to complete. You'll have an answer quickly during business hours and can have funds as soon as the same day.³

9

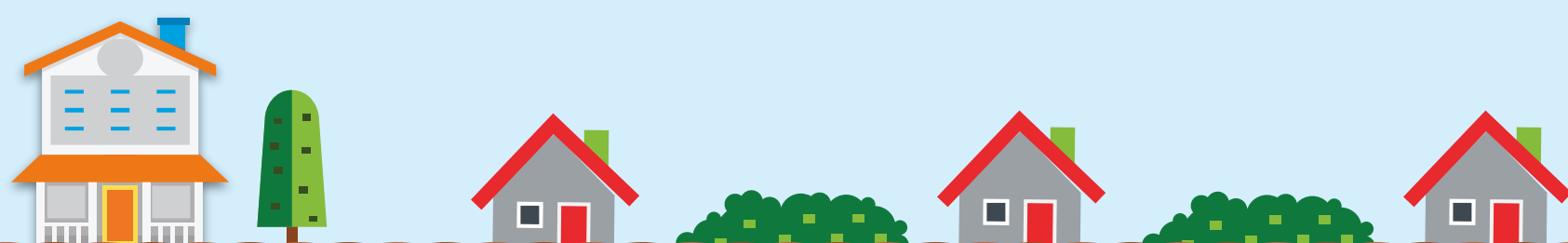
Do you take joint applications?

Yes.

10

Will I be approved?

We won't know until you apply. You must have good credit, assets, a history of paying your debts and meet other criteria.



Learn more at [LightStream.com/Contact-Us](https://www.lightstream.com/contact-us)