

HouseAmp is an **improve now, pay later platform** that connects agents, homeowners, lenders, and trusted service pros to fund home updates, staging, moving costs, and more—whether **selling** or **buying**. With multiple lending solutions, homeowners are automatically matched with the best-fit financing—secured (equity-based) or unsecured (credit-based)—making solutions simple, flexible, and accessible.

Flexible Financing Options	EQUITY-BASED	CREDIT-BASED
Repayment Schedule	Pay at Close	Up to 15 yrs
Loan Funding	Up to \$250K	Up to \$100K
No Out-Of-Pocket Cost Window	Up to 12 mos	Up to 6 mos
Minimum Credit Score	620	680
6-Month Loan Draw Period	✓	✓
Repay Upon Sale of House?	✓	Not Required
Convert Into a Term Loan?	—	✓
Single Family, Primary Residences	✓	✓
Available Nationwide*	Select States**	✓

Rates and fees are lender-specific and depend on eligibility. Create your free account to review your personalized financing options.

**FOR ADDITIONAL LOAN DETAILS
AND REQUIREMENTS VISIT
HOUSEAMP.COM/FINANCING**

877.537.2643 | support@houseamp.com



1) Loans are available through HouseAmp's licensed lending partners and are subject to approval based on each lender's underwriting criteria. 2) Homeowners can apply for financing to access funds for home improvements and sale-related expenses. The loan includes an origination fee and a fixed or variable interest rate. Fund disbursement through the HouseAmp platform is subject to HouseAmp's [Terms of Use](#). 3) Repayment of the loan—including outstanding balance, any accrued interest, and applicable fees—is required per the terms of the loan agreement.

*Credit-based option 1 is available in the contiguous 48 states.

**Equity-based option 1 is available with a minimum credit score of 680 in the following states: AL, AZ, AR, CA, CO, CT, DE, FL, HI, IL, IN, IA, KS, ME, MD, MI, MN, MS, MO, NE, NV, NH, NJ, NY, NC, ND, OH, OK, PA, SC, SD, TN, TX, VT, VA, WV, WY. Equity-based option 2 is available with a minimum credit score of 620 in the following states: CA, WA, FL.