

# Home Remodeling Financing Checklist

for link and support information, go to: [www.LetsRenovate.com](http://www.LetsRenovate.com)

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## Calculate How Much You Can Afford?

Run your numbers to see how much you can afford. For a complete list of calculators:

[www.LetsRenovate.com/calculate](http://www.LetsRenovate.com/calculate)



## Use Your Equity Value of Your Home

A home equity line of credit is one of the best financing option for home improvement. View product options:

[www.LetsRenovate.com/step5.html](http://www.LetsRenovate.com/step5.html)



## Check Your Credit

Credit scores at 720 and up are in position to get best rate. Check your credit score for any errors before making your application:

[www.LetsRenovate.com/check-credit.html](http://www.LetsRenovate.com/check-credit.html)



## Be Prepared to Negotiate Rates

Learn what you need to negotiate best rates. It starts by understanding the process before you meet with a lender.

[www.LetsRenovate.com/negotiate-rates.html](http://www.LetsRenovate.com/negotiate-rates.html)



## Check Your Debt Ratios

Your debt ratio should be around 36% or less for best financing rate.

Run your own calculations and see what else you need to qualify for home improvement loan:

[www.LetsRenovate.com/calculate](http://www.LetsRenovate.com/calculate)



## Shop Multiple Lenders

Part of rate negotiation includes shopping your loan needs with multiple lenders.

Start with our lending network that includes several national lenders ready to compete for your loan.

**Use the loan shopping sheet attached with this file** to track lender terms so that you can negotiate best deal:

**Apply Here:**

[www.LetsRenovate.com/apply](http://www.LetsRenovate.com/apply)