

Introducing the 5-day HELOC

The last thing you want is to get bogged down in complex financing jargon. With our simple 5-minute approval and 5-day funding¹, you'll all be well on your way in **FIVE**:

F

Flexible loan amounts & Fico

Up to \$400k²: Figure customers can borrow up to \$400,000, giving them the funds they need to complete larger projects without worrying about limited financing.

Minimum 640 FICO: Generally, a FICO score of at least 640 is required for approval.³

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Innovative financing

Process + funding:

With Figure, borrowers get approved in as little as 5 minutes, and funding can be initiated in as little as 5 days¹. No long waits or piles of paperwork, just reliable, fast financing at rates that are lower than personal or solar loans.

V

Variety of uses

Use it for anything:

Whether it's solar panels, ADUs, pools, landscaping, or any home improvement project, a Figure HELOC can be used for just about anything.

E

Easy, transparent, no surprises

Fixed rates, clear terms:

With fixed rates⁴, there are no surprise dealer fees or interest rate hikes. Borrowers know exactly what they're paying from start to finish.



Check your rate:

<https://go.figure.com/allislandirrigation>

Get the cash you need from the comfort of home

Questions?



(888) 819-6388



loans@figure.com

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Figure Lending LLC dba Figure 650 S. Tryon Street, 8th Floor, Charlotte, NC 28202. (888) 819-6388. NMLS ID 1717824. For licensing information go to www.nmlsconsumeraccess.org .  Equal Opportunity Lender.

Figure Home Equity Line is available in AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WY with more states to come.

Equal Housing Opportunity

This site is not authorized by the New York State Department of Financial Services. No mortgage solicitation activity or loan applications for properties located in the State of New York can be facilitated through this site.

1. Approval may be granted in five minutes but is ultimately subject to verification of income and employment, as well as verification that your property is in at least average condition with a property condition report. Five business day funding timeline assumes closing the loan with our remote online notary. Funding timelines may be longer for loans secured by properties located in counties that do not permit recording of e-signatures or that otherwise require an in-person closing, or that require a waiting period prior to closing.
2. Our loan amounts range from a minimum of \$15,000 to a maximum of \$400,000. For properties located in AK, the minimum loan amount is \$25,001 and for properties located in TX, the minimum loan amount is \$35,000. Your maximum loan amount may be lower than \$400,000, and will ultimately depend on your home value, lien position, credit profile, verified income amount, and equity available at the time of application. We determine home value and resulting equity through independent data sources and automated valuation models.
3. To check the rates and terms you qualify for, we will conduct a soft credit pull that will not affect your credit score. However, if you continue and submit an application, we will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit pull and may affect your credit.
4. The Figure Home Equity Line is an open-end product where the full loan amount (minus the origination fee) will be 100% drawn at the time of origination. The initial amount funded at origination will be based on a fixed rate; however, this product contains an additional draw feature. As the borrower repays the balance on the line, the borrower may make additional draws during the draw period. If the borrower elects to make an additional draw, the interest rate for that draw will be set as of the date of the draw and will be based on an Index, which is the Prime Rate published in the Wall Street Journal for the calendar month preceding the date of the additional draw, plus a fixed margin. Accordingly, the fixed rate for any additional draw may be higher than the fixed rate for the initial draw .