



## HOME IMPROVEMENT FINANCING

# What we do

We help home improvement contractors offer payment options so homeowners can renovate their houses into dream homes. Contractors can offer home improvement financing through a Regions-branded loan program or a dealer network with a private label program. Contractors interested in offering payment options can apply at [info.enerbank.com/regions-icd-referral](https://info.enerbank.com/regions-icd-referral).

## Regions Home Improvement Financing by the Numbers

Founded	Employees	Locations
1999	470	3 Salt Lake City, UT – Provo, UT – Mooresville, NC
State Lending	Credit Applications Processed	Company-to-Date Funded Loans
All 50	2.3 M	\$16.7 B
Home Improvement Contractors	Program Sponsors	Loan Products
7,740	65	113
Eligible Improvements		
We fund over 120 different types of home improvement projects, from roofing to flooring, top to bottom!		

## How It Works



### Contractors

- » Sign up with Regions
- » Complete training
- » Quote the homeowner's project and offer payment options



### Customers

- » Apply via Mobile Loan App, Online Loan Application, or Loan-by-Phone



### Regions

- » Apply via Mobile Loan App, Online Loan Application, or Loan-by-Phone



### Homeowners

- » Repay the loan to the bank

## Who Qualifies for a Regions Home Improvement Financing Program

### Requirements



3+ years in business (5+ preferred)



\$500,000+ annual residential sales



\$5,000 minimum average job size



Licensed & insured



Sell one of 120 different project types



Satisfactory business credit report



Satisfactory Better Business Bureau report



Pass a financial review

## Express Loan Program Eligible Improvement List\*

- Addition
- Air Conditioner
- All Weather Coating
- Appliance Conversion to Gas
- Appliances
- Architectural Design
- Attic
- Awning / Patio Cover
- Barn
- Basement
- Bathroom Remodeling
- Boat Docks & Piers
- Boiler
- Brick & Stone Work
- Cabinets & Refacing
- Carpet & Flooring
- Ceiling Fans
- Ceilings
- Central Vacuum
- Ceramic Coating — Exterior
- Chimney / Chimney Liner
- Closets
- Concrete & Paving
- Conversion Burner
- Countertop
- Deck
- Dehumidifier
- Doors — all types
- Drain Line Repair / Replacement
- Drywall
- Ductwork
- Electrical Work
- Enclosures
- Evaporative Coolers
- Excavation
- Fencing
- Filters, Air Cleaners, Humidifier
- Fireplaces
- Fixtures — all types
- Foundations / Seawall Repair
- Furnace
- Garage Doors
- Garage / Carports
- Gas Grill
- Gas Work
- Gazebo
- Generator
- Geothermal Heating & Cooling
- Gutters / Gutter Protection
- Handrails
- Hardscape
- Heat Pump
- Home Theater
- House Moving / Relocation
- HVAC System
- Infrared Heater
- Insulation
- Kennel
- Kitchen Remodeling
- Landscaping

*\*Information is subject to change. Please reach out to your associated relationship manager for further questions.*

## Express Loan Program Eligible Improvement List\*

- Lighting — Indoor / Outdoor
- Masonry
- Mini Split Cooling System
- Outbuilding — Permanently Affixed
- Outdoor Boiler / Furnace / Stove
- Package Terminal AC & Heat Pump
- Painting — Exterior / Interior
- Patio
- Pavers
- Pipe Work
- Plumbing
- Ponds
- Pool Pump
- Pool Remodel or Refurbishment
- Porch
- Radiant Barrier
- Radiant Heat
- Remodeling — Interior
- Repair Work — Appliance / HVAC
- Roof Coating
- Roofing / Roofing Repairs
- Screening
- Seal Coating
- Security Screen
- Security System
- Septic System
- Sewer Lines
- Shades & Shutters
- Shading Device
- Sidewalks
- Siding
- Sinkhole Remediation
- Skylight / Solar Tube
- Smoke & Fire Damage Restoration
- Spa / Sauna — built in
- Sport Court
- Sprinkler System — Outdoor / Indoor
- Storm Shelter
- Structural Bracing
- Structural Improvement
- Stucco
- Sun Room
- Sump Pump
- Surge Protection
- Synthetic Lawn / Turf
- Tiling
- Trim Work — Interior / Exterior
- Tub Resurfacing
- Wallpapering
- Water Damage Restoration
- Water Heater
- Waterproofing — Exterior / Interior
- Weatherization
- Well Drilling & Services
- Wind Power System
- Window Film
- Window Treatments
- Windows — all types
- Zone Control System

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