



# Financing that fits your budget

Why choose Upgrade to finance your home improvement project?

- ✓ No impact on credit for loan pre-approval
- ✓ Manage your project with affordable monthly payments
- ✓ Easy application process and customer dashboard
- ✓ No pre-payment or cancellation fees

**0% Interest if paid within 6 months<sup>2</sup>**

29.49% APR accrues during promotion period. Interest waived if paid in full before promo period ends.

**9.99% APR for 5 Years<sup>1</sup>**

**10.99% APR for 7 Years<sup>1</sup>**

**13.99% APR for 10 Years<sup>1</sup>**

**10.99% APR for 15 Years<sup>1</sup>**

Loans are subject to credit approval. Home Improvement Loans offered through Upgrade are made by Cross River Bank, Member FDIC, Equal Housing Lender. Upgrade, Inc. (NMLS #1548935) holds the following [state licenses](#). Home Improvement Loans made through Upgrade feature Annual Percentage Rates (APRs) of 0.00%-29.99%. Lowest rates require Autopay. Loans feature repayment terms of 2 years to 15 years. Loans may be disbursed in one or more advances. Actual loan terms may vary depending on, among other things, the exact number of advances, the amount of each advance, the date on which each advance will occur, and if a promotional plan applies.<sup>1</sup>For example, if a borrower receives a \$10,000 loan with a 10-year term and a 6.99% Annual Percentage Rate (APR) and the loan is disbursed in 2 advances (20% on Day 1 and 80% on Day 90), the borrower will have a required monthly payment of \$116.06.

<sup>2</sup>For example, under this promotional plan (i.e., no interest charges for a 12 month promotional period, but payments are required monthly), if a borrower receives a \$10,000 loan with a 10-year term and a 29.49% Annual Percentage Rate (APR) and the loan is disbursed in 2 advances (20% on Day 1 and 80% on Day 90), the borrower will have a required monthly payment of \$218.01.

To see Upgrade's program disclaimers, please click [here](#).

Apply for financing today or contact **Sam Karam & Sons** to learn more.

- Phone number: **(508) 997-4746**  
or text **(508) 207-1012**
- Website: **www.samkaramandsons.com**
- Email: **info@samkaramandsons.com**



APPLY NOW