

GET YOUR LOAN TODAY

ABOUT US

Home Deposit Loans provides short term financing for the deposit needed as you remove subjects on the new purchase. Assistance is required when a purchaser (you) is relying on the funds for the deposit to come from the firm and binding (but not yet completed) sale of your existing property.

OUR PROCESS

- Required information is sent to info@HomeDepositLoans.com
- Documents are reviewed & satisfied – and a signing package is sent for digital signatures, through SignNow
- The signed documents are sent to the Lawyer or Notary for execution
- Funds are wired directly into the account provided
- Upon completion of the sale, all funds and fees are repaid to Home Deposit Loans by your solicitor

Note Before the process begins, please confirm the services of a Lawyer or Notary have been retained and their office has received the necessary documents pertaining to the sale.*

OUR PRICING & GUIDELINES

Loan Amounts	No minimum No maximum
Interest Rate	12.95% - Minimum 60 days
Processing Fee	Minimum - \$795 Maximum - 5% of loan amount
Legal Fee	Up to \$599.95

FEATURES

- No money out of pocket
- No appraisal
- No credit check
- No income verification
- Digital Signatures

REQUIRED DOCUMENTS

- Government photo ID
- Existing Property
 - Contract of Purchase and Sale (including subject removal)
 - Title Search (dated within 30 days)
 - Mortgage Statement (dated within 30 days)
 - Confirmation that Property Taxes are up to date (dated within 30 days)
 - Solicitor Information
- Purchase
 - Contract of Purchase and Sale
 - Realtor Brokerage Banking information – for deposit of funds

FAQ

When is my loan due in full?

The loan will always be paid in full on the closing date of your existing property by the solicitor directly to us.

Can I access the equity in my existing property for anything other than a deposit on a new property?

YES, although Home Deposit Loans are our primary focus, we can also provide funds for a variety of purposes like: unexpected fees, closing costs, investments, moving expenses, or other costs in advance of your home selling.

Note Pricing is subject to change without notice, E & O. If the sale does not complete as scheduled, the loan does get registered as a charge against the property.*