RenoFi

HELPING CREDIT UNIONS

RenoFi enables credit unions to enhance their product suites with next-generation home renovation loans, that better meet the growing needs of today's members.

Credit unions leverage RenoFi's Renovation Lending Platform to seamlessly originate RenoFi loans while RenoFi's demand generation engine becomes the credit unions fastest growth channel for new, direct members.

CREDIT UNION PARTNERS

ARDENT CREDIT UNION
vibrant CREDIT UNION
Quorum BANKING THAT'S GOOD. FOR YOU.
GREATER NEVADA Credit Union
First Commonwealth Federal Credit Union
fed choice Federal Credit Union Altogether Better
CREDIT UNION OF COLORADO
HudsonValley CREDIT UNION
Dort df Financial CREDIT UNION

*Select list

RESULTS

$125,000,000+
RenoFi loan volume closed with credit union partners

$150,000,000+
Dollar amounts of renovation projects analyzed by RenoFi's Renovation Underwriter

650+
New, direct members added by our credit union partners

$250,000,000+
Active pipeline of RenoFi loans to be closed

Check out our member reviews! www.renofi.com/reviews/

To learn more, visit us at www.renofi.com

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The Renovation Lending Platform

Generate New Members and Loans with RenoFi.

Home renovations are the only major purchase **Americans make today that isn't primarily paid for with a purpose-built financial tool** - instead the majority of homeowners use cash - because the **homeowner has insufficient equity** for a home equity loan and other loan types that do exist **(Construction Loans, FHA 203ks, etc) are overly burdensome for most renovations.** We need a new, **digital** way for people to finance home renovations. RenoFi's Renovation Lending Platform **enables credit unions to enhance their product suites with next-generation renovation loans** that better meet the growing needs of today's homeowners. We call them RenoFi Loans. **RenoFi Loans empower members and lenders alike to gain the benefit of higher loan amounts** based on the true market value of accurately and corroborated proposed improvements at loan origination. We call it **After Renovation Value ("ARV") lending.**

Introducing RenoFi Loans

The first purpose-built loans for renovations

Traditional mortgage and home equity loan structure

+

As-Completed appraisal without legacy draw process

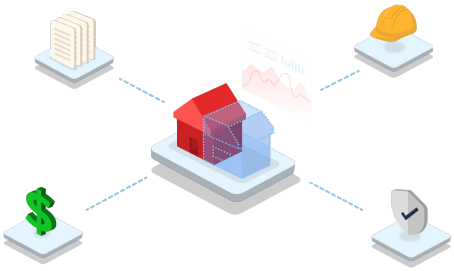
+

Customized risk mitigation through RenoFi's Renovation Underwriter Platform

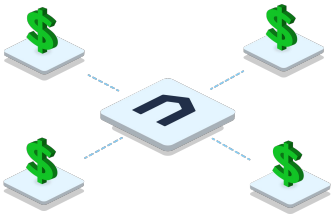
The RenoFi Platform

Credit Unions Turnkey Renovation Lending Platform

Member Generation and Planning Engine



RenoFi's Renovation Underwriter Platform



Lender Portal and Origination Platform