



Borrow up to \$50K in as fast as 1–2 days

A personal loan can make it happen.

Think you can't afford a home renovation? Think again. With a personal loan from Rate, you can receive up to \$50K as fast as 1–2 days.¹

Benefits of a personal loan

- Lower rates than high-interest credit cards²
- 1–5-year repayment options
- Checking your rate won't impact your credit score
- Top retail mortgage lender in the U.S.³

To find out if a personal loan is right for you, reach out today.

Loans are made by Guaranteed Rate, Inc. (NMLS ID 2611). Standard fixed rates from 9.99% to 21.99% APR. With a 0.25% autopay discount established at loan origination with an automated monthly debit from a qualifying deposit account for repayment, fixed rates range from 9.74% to 21.74% APR. Loan amounts range from \$4,000 - \$50,000 and are subject to state requirements. Loan proceeds cannot be used for post-secondary education expenses or to purchase cryptocurrency or securities. Terms and Conditions: You must be 18 years of age or older (19 years of age or older in Alabama). To qualify, a borrower must be a US citizen, a permanent resident, or a non-permanent resident in the US on a valid, long-term visa. All loan applications are subject to credit review and approval as well as income and employment verification. You must meet our minimum requirements established for this offer including, but not limited to, credit history, debt-to-income ratio, and application information. Your actual rate depends on your requested loan amount, loan term, creditworthiness, and a variety of other factors. Loan amounts range from \$4,000 - \$50,000. Rates and loan amount may differ due to state-specific requirements and may impact your ability to qualify for a loan. Limitations: AR, CO, FL, KS, LA, MA, ME, MN, NC, PA, RI, TX, VT, WI and WY (rate); AK, CA, IL, MA, NH, NM, RI and SC (amount); OH (duration). The lowest rate advertised is reserved for the most creditworthy borrowers. Advertised rates and terms are current as of 02/21/25 and are subject to change without notice. An origination fee of 0%-6% is charged for each loan, which will be deducted from any loan proceeds you receive, and are subject to state requirements. Restrictions apply, please refer to rate.com/personal-loans for more information. Personal loans are only 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, MT, NC, ND, NH, NJ, NM, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, WA, WI and WY as of 02/21/25. Loan applications outside of these states will not be accepted at this time.

2- Source: Average credit card interest rate is 24.72% (Forbes) vs. our Personal Loans starts at 9.99% as of 5/2025.

3- Source: Top Retail Lenders, Scotsman Guide, 2024 (0625-3430050)

Operating as Guaranteed Rate, Inc. in New York.



Audra Iori

VP of Mortgage Lending • NMLS # 255710

C: (815) 325-9741

rate.com/audraiori audra.iori@rate.com

3940 North Ravenswood Chicago, IL 60613



EQUAL HOUSING LENDER Audra Iori NMLS #255710

Applicant subject to credit and underwriting approval. Restrictions apply. Guaranteed Rate, Inc. dba Rate; NMLS #2611; For licensing information visit nmlsconsumeraccess.org.