

What is LendStrm?

LendStrm is a financing option your contractor can offer you right at the estimate. Apply on your own phone or on their tablet and get a decision in minutes — so the project doesn't have to wait.

LendStrm is not a lender. Loans are offered and made by federally insured bank partners taking part in the LendStrm Program.

- **Wherever you are.** Apply on your phone or on the tablet in front of you.
- **Fast.** A decision comes back in minutes.
- **Clear.** You see your options before you accept anything.



Ready when you are.

Ask your contractor about financing through LendStrm. They can hand you a tablet or send a secure application link to your phone.

PROVIDED BY

Business name

Phone

Email or website

Type your details before printing — or leave blank to write in, stamp, or add a label or QR sticker.

Loans for the LendStrm consumer loan program are offered and made by federally insured, federal or state chartered financial institutions ("program lenders"), including Gulf Atlantic Bank, Member FDIC. LendStrm is not a lender. Credit is extended without regard to age, race, color, religion, national origin, sex, or familial status. A current list of financial institutions participating in the LendStrm Program is available at lendstrm.com/bank-partners. Loan servicing is provided by Concord Servicing, LLC. All loans subject to credit approval.

HOME IMPROVEMENT

Start the project today.

Financing you can apply for right at the estimate — on your phone or ours.



Ask us how it works.

How it works

1

Ask us to start it

Your contractor pulls it up on their tablet, or sends a secure link or QR code to your phone.

2

Apply on your device or theirs

A short application either way. It starts with a soft credit inquiry.

3

Review and decide

See what you qualify for in minutes and choose whether to move ahead.

Why homeowners use it

The work starts sooner

No trip to the bank and no waiting days for an answer before scheduling the job.

Checking is a soft inquiry

Seeing your options starts with a soft credit inquiry, which doesn't affect your credit score.

Your savings stay put

Handle the roof, the HVAC, or the remodel without emptying the emergency fund.

Bank partners behind it

Loans are made by federally insured bank partners and serviced by Concord Servicing, LLC.

Common questions

Who makes the loan?

A federally insured bank partner in the LendStrm Program. LendStrm is not a lender.

Does applying hurt my credit?

Seeing your options uses a soft credit inquiry. If you choose to move forward, a hard credit inquiry may be made.

How long does it take?

A few minutes to apply, with a decision back in minutes — usually before your contractor leaves.

Who do I pay?

After funding, Concord Servicing, LLC services your loan. You'll get registration and payment instructions by email.

What can it cover?

The work on your estimate — repairs, replacements, and upgrades quoted by your contractor.