FIVE WAYS TO PAY
FOR HOME IMPROVEMENTS

Compare your options side by side to find the financing solution that best fits your goals and your situation.

THERE ISN'T ONE "BEST" OPTION.
The right choice depends on your timeline, cash flow, and long-term goals.

	OPTION 1 PAY CASH	OPTION 2 TRADITIONAL FINANCING	OPTION 3 HOME EQUITY	OPTION 4 INSURANCE PROCEEDS	OPTION 5 SELLER PAY AT CLOSING HOME IMPROVEMENT FINANCING
BEST FOR	Homeowners with available savings.	Homeowners who want predictable payments over time.	Long-term homeowners with built-up equity.	Homeowners with damage from a covered loss.	Homeowners preparing to sell within the next 12 months.
MONTHLY PAYMENTS	No	Yes	Yes	Depends on claim and coverage.	No payments until closing when the home sells.
PRESERVES CASH	No	Yes	Yes	Yes	Yes
ADVANTAGES	• No interest expense • No monthly payments • Immediate ownership	• Predictable payments • Preserve cash • Complete projects immediately	• Often lower interest rates • May be tax-deductible (consult your advisor) • Preserve cash	• Helps repair your home after a covered loss • May reduce out-of-pocket expense	• Improve your home before listing • Increase buyer confidence • Pay from sale proceeds • Preserve available cash today
CONSIDERATIONS	• Reduces available savings • May limit emergency reserves • Could delay other financial goals	• Interest expense • Loan approval required • Monthly payment obligations	• You're borrowing against your home • Fees or closing costs may apply • Consult your advisor	• Coverage depends on your policy • Deductibles apply • Not all projects are covered	• Only available for eligible homeowners and projects • Fees may apply • Payment due at closing • If home doesn't sell, payment becomes due (terms apply)
TYPICAL USE	Planned improvements and upgrades.	Larger projects and system replacements.	Major renovations and additions.	Storm damage and covered events.	Pre-listing improvements that help sell your home faster.

THE RIGHT CHOICE STARTS WITH THE RIGHT QUESTIONS.
Understand your goals, explore your options, and talk with your trusted professionals before making a decision.

WANT TO LEARN MORE?
Scan the QR code to explore Seller Pay at Closing Home Improvement Financing and other resources in the CR3 Homeowner Resource Center.

CR3 AMERICAN EXTERIORS

SMART FINANCING TODAY.
A STRONGER HOME TOMORROW.

PROTECT YOUR HOME. PROTECT YOUR INVESTMENT.
PROTECT YOUR FUTURE.