



PACIFICA TINY HOMES

- ✓ Pacifica Tiny homes is located in Pacifica, CA and was launched in 2018.
- ✓ The owners, Crystal and Josue, have been together since teenagers and started the company from their love of containers.
- ✓ Most other financing companies make it extremely difficult to get loans for tiny homes. Hearth has made it easy and opened up the door for their customers to buy the houses of their dreams.

SUCCESSSES:



\$154,000

Funded in loans



Have grown their customer base and revolutionized buying tiny homes



Getting Leads they Would Have Missed Without Offering Financing

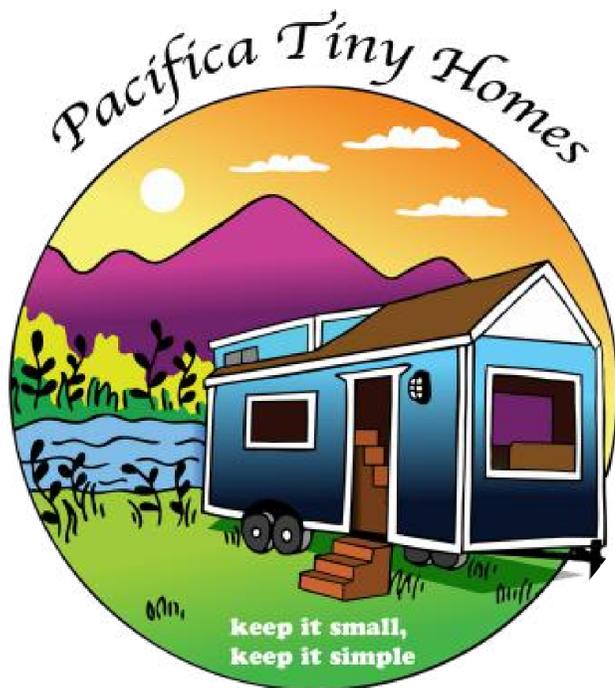
MAKING FINANCING WORK WITH HEARTH

Pacifica Tiny Homes has been able to give their buyers the opportunity to customize their homes, while keeping their unit cost low. When a buyer gets a loan from Hearth, they are using part of the money for the standard model and using the rest to add their own features. Hearth has allowed them to offer a DIY hybrid option, that is usually not offered in the industry.

“*My customers love that they can ask for more than they need. That is a plus from Hearth.*”

Josue
Owner

EXPAND YOUR CUSTOMER BASE BY OFFERING FINANCING



Crystal and Josue were having trouble getting younger customers to buy their tiny homes. There are a lot of young people that want to be a part of the movement to Go Tiny. However, they don't have a good credit history so a lot of banks are turning them down for loans. Hearth has helped take this barrier down for many of their target customers. Many of them also love the fact that Hearth offers a quick and easy 60-second soft pull that does not affect credit score.

“It makes me super happy that I work with Hearth. I am excited about the future because I know that we have so many customers that will need financing.”

Josue

Owner

PROMOTE A DIFFERENT WAY TO FINANCE THE PROJECT OF YOUR DREAMS

When looking for financing to buy a tiny home, the recreational vehicle certification requirement makes it difficult to get a loan. With Hearth, as a construction loan, that process is simplified. Now, those that don't have the capital up front to buy their tiny home, don't need to worry where they will get the money from to follow their dreams to Go Tiny.

Pacifica Tiny Homes fully promotes Hearth when people go to their builders to ask how to get financing. Through landing page support, email automation, and working with sales reps, they work with Hearth every step of the way.

TAKEAWAYS:



Hearth is used as a tool in the overall sales pitch to give customers payment options



The simple application process and taking the business out of the equation makes using Hearth easier and more convenient