

Financing FAQ's



Who is EverlyMarket?

EverlyMarket is a lending platform that match's qualified customers to consumer finance companies. It's simple, easy to use website allows customers to apply to multiple finance companies with a single application.

EverlyMarket lending platform offers:

- No credit required leases
- Simple lease application
- Instant Decisions
- Early Purchase Options (EPO)+

+ Early Purchase Options not available in all states

What is a lease?

A lease to own agreement is a type of legally documented transaction under which a tangible property, such as mobility accessories, furniture, and consumer electronics, is leased in exchange for a weekly or monthly payment, with the option to purchase at some point during the agreement.

What do I need to qualify for financing?

- Valid checking account
- A debit or credit card
- A valid email address
- A valid phone number
- A current social security number (SSN) or tax payer ID (ITIN)

What forms of ID are accepted?

- Driver's license
- Passport
- State ID
- Military ID
- Mexico Matricula card if applicant has a US address and Taxpayer ID (ITIN)

How do I apply for financing?

Simply open the credit approval link provided and complete the application. You will be notified immediately of the credit decision (approved or declined). Upon receiving approval, you will:

- Review and accept the terms and conditions
- Electronically sign your agreement
- Pay your administrative fee or down payment as instructed

Can I get approved if I have bad credit?

Lenders on the EverlyMarket platform approve customer of all credit types.

How much do I have to pay today?

You will pay either a down payment or an administrative fee, depending on the lender presented to the customer.

How do recurring payments work?

Monthly payments are automatically deducted from your bank account on an assigned day.

What methods of payments do you accept?

Payments can be made with a debit card or via ACH

How does the Early Purchase Option (EPO) work?

For customers whose payments are current, you may purchase the Property within the predetermined period specified by the lender and noted in your finance agreement (typically either 120 or 180 days). The purchase price is the cash price, minus any payments made, plus the lender EPO fee (refer to your agreement).

What is the interest rate?

Interest rates do not apply to leases. The consumer lease agreement provide the terms of the lease.

Who can I contact for additional information?

For additional information, please use the following contact resources:

EverlyMarket Customer Services:

Phone: 866-538-3759

Email : info@EverlyMarket.us