AL ELITE

FREE WORKSHEET · FENCE QUOTES AND FINANCING

Fence Quote and Financing Worksheet

Measure your runs and gates, check HOA and boundary rules, compare three fence quotes on the same lines and work out what to finance.

INSIDE

- Run and gate measuring sheet
- Quote comparison table
- Lower-credit steps
- Material and HOA checklist
- Amount-to-finance calculator
- Lender questions and decision

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AL Elite Financing is a matching service, not a lender. This resource is general information, not legal, tax, insurance or financial advice.

Measure the runs and gates

TOTAL FENCE LENGTH (LINEAR FT)

FENCE HEIGHT (FT)

WALK GATES (COUNT)

DRIVE GATES (COUNT)

Run	Length (ft)	Slope / rock / trees?	Old fence to remove?
Front			
Left side			
Right side			
Back			
Corner / return			
Other			

Tip
Walk the line with a measuring wheel or tape and write each run separately. Quotes are per linear foot, and gates are usually priced on top.

Material and style

- [ ] Wood privacy
- [ ] Vinyl
- [ ] Composite
- [ ] Needs HOA approval
- [ ] Chain link
- [ ] Aluminum / ornamental
- [ ] Pool-code compliant
- [ ] Pets or kids to contain

HOA OR CITY HEIGHT / STYLE LIMIT

PROPERTY LINE CONFIRMED BY (PLAT / SURVEY)

PERMIT NEEDED? WHO PULLS IT?

UTILITIES MARKED (811) BEFORE DIGGING?

Check first

Get HOA approval in writing and confirm the boundary before you sign. A fence that has to move after funding costs time and money.

Quote comparison

Line	Quote 1	Quote 2	Quote 3
Company and licence #			
Material, height, post spacing			
Price per linear foot			
Gates included			
Removal and haul-away			
Permit and survey			
Deposit and when balance is due			
Start date and duration			
Warranty (materials and labour)			
Cash price vs financed price			
Total price			

Ask

Is the price the same for cash, my own lender and your plan? What is the deposit and when is the balance due?

Amount to finance

A	Chosen quote	
B	Extras not in the quote (removal, permit, survey, stain)	
C	Savings you will put in	
D	**Amount to finance = A + B - C**	

Offer	APR incl. fees	Term	Monthly	Total repaid	Soft pull?
Fence company plan					
Independent lender 1					
Independent lender 2					
Home equity (larger jobs)					

If your credit is on the lower side

- [ ] Reduced scope (front and sides first, back next year)
- [ ] Checked options with a soft-pull pre-qualification first
- [ ] Co-applicant with stronger credit (if available)
- [ ] Income documents ready
- [ ] Avoided 'no credit check' / 'guaranteed approval' offers

Questions and decision

- [ ] What is the APR including fees, and is the rate fixed?
- [ ] Is there an origination fee, and is it deducted from the loan?
- [ ] Is any promotional period deferred interest or waived interest?
- [ ] Is there a prepayment penalty?
- [ ] When is the contractor paid, and when does my first payment start?
- [ ] Does checking my options use a soft or hard credit inquiry?

- [ ] Quote 1
- [ ] Quote 2
- [ ] Quote 3
- [ ] Wait and save

DECISION, DATES AND NOTES

Ready to compare financing?

alelitefinancing.com/fence-financing/ reaches lenders who fund fence and outdoor projects in your state, soft-inquiry options first. Or call (888) 968-0079.