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Credit reporting Your payments will be reported to Experian, one of the three major consumer credit bureaus, so you can build your credit if you're approved for financing with Acima if you repay it on time and according to the terms.

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The maximum financing amount is the highest dollar amount that the lender will finance for a home. It typically is no more than 5 percent of the maximum loan-to-value amount that is permitted for the home.

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