

FIXED RATE PROGRAM NO MERCHANT TRANSACTION OR PROCESSING FEES

STANDARD CREDIT

AMOUNT	RATE	MAX TERM	MAX AMORT.	MONTHLY PAYMENT FACTOR *	
				12 YEARS	15 YEARS
\$1,000 - \$4,999	9.99%	60 Months	144 Months	0.01212	-
\$5,000 - \$9,999	8.99%	60 Months	180 Months	0.01155	0.01029
\$10,000 - \$60,000	8.99%	60 Months	180 Months	0.01137 + \$1.69 (Fee)	0.01014 + \$1.51 (Fee)

EXTENDED CREDIT Designed for applicants who do not qualify for the Standard Credit program

AMOUNT	RATE	MAX TERM	MAX AMORT.	MONTHLY PAYMENT FACTOR *	
				12 YEARS	15 YEARS
\$1,000 - \$4,999	11.99%	60 Months	144 Months	0.01333	-
\$5,000 - \$9,999	11.99%	60 Months	180 Months	0.01333	0.01218
\$10,000 - \$60,000	11.99%	60 Months	180 Months	0.01313 + \$1.96 (Fee)	0.012 + \$1.79 (Fee)

* Use payment factors to quickly quote a payment. Example: \$9,000 purchase price x 0.01029 = \$92.61 per month

- ▶ Approvals are valid up to 180 days
- ▶ For purchase amounts larger than \$15,000, the applicant or the co-applicant must own the property being serviced (name must appear on the land registry office title)
- ▶ Customer fee of 1.5% is applied on all programs (up to a maximum of \$149)
- ▶ Loans are completely open, no prepayment penalties

CLOSE MORE DEALS WITH THESE TIPS

- ✓ **Offer financing every time.** Always include a monthly payment with every home improvement quote.
- ✓ **Talk payments as well as total price.** Example: \$92.61 per month is more compelling than \$9,000.00.
- ✓ **Bring it up first.** Don't assume your customers know it's an option, be the one to bring up financing.
- ✓ **Promote it everywhere.** Include example payments in all your advertising to attract more customers.

*Financing and payments are subject to credit approval. Always include "on approved credit" when offering a monthly payment.

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PROMOTIONAL PROGRAMS PROGRAM FEES APPLY

DEFERRED PAYMENTS

DEFERRAL PERIOD	PROGRAM FEES
3 Months	1.99%
6 Months	4.49%

No payments and no interest during the deferral period

2.99% INTEREST BUY-DOWN

TERM	PROGRAM FEES
36 Months	9.99%
48 Months	10.99%
60 Months	11.99%

2.99% introductory interest rate for the duration of the term.

3.99% INTEREST BUY-DOWN

TERM	PROGRAM FEES
36 Months	8.99%
48 Months	9.99%
60 Months	10.99%

3.99% introductory interest rate for the duration of the term.

4.99% INTEREST BUY-DOWN

TERM	PROGRAM FEES
36 Months	6.99%
48 Months	7.99%
60 Months	8.99%

4.99% introductory interest rate for the duration of the term.

5.99% INTEREST BUY-DOWN

TERM	PROGRAM FEES
36 Months	5.99%
48 Months	6.99%
60 Months	7.99%

5.99% introductory interest rate for the duration of the term.

6.99% INTEREST BUY-DOWN

TERM	PROGRAM FEES
36 Months	3.99%
48 Months	4.99%
60 Months	6.49%

6.99% introductory interest rate for the duration of the term.

0% INTEREST / EQUAL PAYMENTS

TERM	PROGRAM FEES
12 Months	5.99%
24 Months	9.99%
36 Months	13.99%
48 Months	19.99%
60 Months	24.99%

Purchase is completely paid for by the end of the term. 0% interest.

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