

Residential Programs Overview

Revolving	Installment
<p>Loans from \$1,000 - \$25,000</p> <p>Close in the home in minutes</p> <p>Fixed rates from 7.99% - 13.99%*</p> <p>No interest / deferred payment programs</p> <p>Low 1.25% payment factor</p> <p>Contractor facilitates loan documents</p>	<p>Loans from \$1,000 - \$25,000</p> <p>In-home credit decisions in minutes</p> <p>Variable interest rates based on FICO</p> <p>No interest / deferred payment programs</p> <p>Terms from 1 to 10 years</p> <p>Bank facilitates loan documents</p>
Program Focus	Program Focus
<ul style="list-style-type: none"> ✓ Fixed for life APR's starting at 7.99%* ✓ Payment factors starting at 1.25%* <p>* Reduced APR's = 2.15% - 7.00% dealer fee</p> <p><i>This program is ideal for dealers that want a one-call close, are comfortable with loan paperwork and want to sell a competitive interest rate and an affordable monthly payment.</i></p>	<ul style="list-style-type: none"> ✓ Same-As-Cash (SAC) Promotions <p>90 Days SAC / No Payments – 2.45% fee</p> <p>180 Days SAC / No Payments – 3.65% fee</p> <p><i>This program is ideal for dealers that want to focus on Same-As-Cash as a selling tool and like the idea of having the bank handle the credit application, credit decision & loan documents.</i></p>
Enrollment Criteria	Enrollment Criteria
<p>3 years in business</p> <p>Annual sales of 200k+ per year</p> <p>Satisfactory credit for owners</p> <p>Satisfactory credit for business</p> <p>Satisfactory trade references</p> <p>Licensing & insurance as required by law</p>	<p>5 years in business</p> <p>Minimum net worth of \$50,000</p> <p>No unresolved BBB claims</p> <p>Satisfactory credit for business</p> <p>Satisfactory trade references</p> <p>Licensing & insurance as required by law</p>