

TWO DIFFERENT LOAN OPTIONS YOU CAN CHOOSE

Closed-End (CE)

- 120 months
- No add-ons allowed
- Varied payment factor based on APR
- Payments won't change
- No prepayment penalty

Revolving (REV)

- No fixed term
- Add-ons allowed subject to approval
- Payment factor of 1.25%, 1.5% or 2% of amount financed rounded to the nearest dollar depending on plan chosen
- Open line of credit at your dealership
- No prepayment penalty

Tier 1 (Prime) & Tier 2 (Near Prime)

APR	Dealer Fee	Payment Factors (based on 120mo)	Example Payment (based on \$7,500 at 120mo)
10.90%	FREE	0.01372	\$102.90
9.90%	3%	0.01316	\$98.70
7.90%	5%	0.01208	\$90.60
6.90%	8%	0.01156	\$86.70
12 Month Deferred Interest with Minimum Payment Required (17.99% APR)*	5%	N/A	N/A
12 Month No Payment Deferred Interest (17.99% APR)**	6%	N/A	N/A

Tier 3

APR	Dealer Fee	Payment Factors (based on 120mo)	Example Payment (based on \$7,500 at 120mo)
15.99%	FREE	0.01675	\$125.63
13.50%	3%	0.01523	\$114.23
11.90%	6%	0.01430	\$107.25
9.90%	10%	0.01316	\$98.70
12 Month Deferred Interest with Minimum Payment Required (17.99% APR)*	5%	N/A	N/A

***Deferred Payments/Same-as-cash:** No interest if the amount financed is paid in full before the end of the promotion period. If the amount financed is not paid in full during the promotion period, interest is imposed from the date of the sale at the contract rate. Payments begin 12 months from the contract date.

****Same-as-cash with Minimum Payments:** No interest if the amount financed is paid in full before the end of the promotion period. If the amount financed is not paid in full during the promotion period, interest is imposed from the date of the sale at the contract rate. Minimum payments are due monthly.

MI/PA Home Improvement Dealers	Florida Dealers
15.99% APR plan & 12MOSAC/12MODEFSAC not available due to state APR restrictions	Doc stamp fee of 35 cents per \$100 financed will be deducted from all closed end contracts.

For questions or help contact
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