

FINANCE LEASE OR RETAIL INSTALLMENT LOAN \$1,000 MINIMUM	INTEREST RATE	MONTHLY PAYMENT CALCULATOR	ONE TIME CONTRACTOR COST	PRODUCT CODE
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## NO CONTRACTOR COST PROGRAMS

24 MONTHS	14.99%	0.04847	NONE	LR0024
36 MONTHS	15.99%	0.03514	NONE	LR0036
48 MONTHS	17.99%	0.02936	NONE	LR0048
60 MONTHS	15.99%	0.024309	NONE	LR0060
84 MONTHS	15.99%	0.019854	NONE	LR0084

A 12-month installment loan option is available for smaller projects, between \$300 and \$999.

## LOW INTEREST PROGRAMS

36 MONTHS	6.99%	0.03086	11.00%	BD636
36 MONTHS	8.99%	0.03155	9.00%	BD836
36 MONTHS	9.99%	0.03226	6.50%	BD936
48 MONTHS	11.99%	0.02633	6.00%	BD1148

## LONG TERM PROGRAM

**Minimum Purchase of \$3,500 Required**

120 MONTHS	14.99%	0.016128	NONE	L1410
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## DEFERRED INTEREST PROGRAMS

**No Minimum Monthly Payment Required During Promotional Period**

90 DAY DEFERRED INTEREST (36 month term after promo period)	15.99%	0.03607	2.90%	L9036
90 DAY DEFERRED INTEREST (48 month term after promo period)	17.99%	0.03023	2.90%	L9048
6 MONTH DEFERRED INTEREST (60 month term after promo period)	15.99%	0.025934	4.90%	L0660
12 MONTH DEFERRED INTEREST (60 month term after promo period)	15.99%	0.02786	12.00%	L1260

**HELP CUSTOMERS GET FINANCED TODAY <sup>AT</sup> [FTLFINANCE.COM](https://ftlfinance.com)**

Or contact support via email [sales@ftlfinance.com](mailto:sales@ftlfinance.com) or phone 1.800.981.9032.

# OUR PROGRAMS

FTL Finance evaluates the customer's entire credit profile to determine which program will work best – so you can say yes more often.

**Standard:** A standard approval is given to consumers with a strong credit profile. This is your “thumbs up” to offer any of the loan products you have selected for your account, from our no-cost options to buydowns and deferred interest.

**ApproveMore:** An ApproveMore approval is for credit-challenged consumers as a higher risk offering from FTL. Our underwriting team will provide three options you can offer, always including one with no dealer cost.

**LoanMore:** A LoanMore option is sent for consumers with really challenging credit. When a homeowner does not qualify for FTL programs, we automatically work with our third-party partners to help find a loan option for them and will help manage that process.

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**FTL FINANCE**

#### CONDITIONS AND STIPULATIONS FOR THE DEFERRED/NO INTEREST OPTIONS

Finance Lease Option

**90 Days Same As Cash (SAC):** First payment is not due until 90 days from the date of the contract. If the customer pays the entire amount by the end of the 90-day SAC term, they are not charged interest for the period. Payment in full must be received prior to the end of the 90-day period for the finance charges to be waived. If payment is NOT received in full by the end of the 90-day period, the finance charges for the 90-day period will accrue from the original date of the contract and on the original financed amount.

**6 Month Same As Cash (SAC):** First payment is not due until 6 months from the date of the contract. If the customer pays the entire amount by the end of the 6-month SAC term, they are not charged interest for the period. Payment in full must be received prior to the end of the 6-month period for the finance charges to be waived. If payment is NOT received in full by the end of the 6-month period, the finance charges for the 6-month period will accrue from the original date of the contract and on the original financed amount.

**12 Month Same As Cash (SAC):** First payment is not due until 12 months from the date of the contract. If the customer pays the entire amount by the end of the 12-month SAC term, they are not charged interest for the period. Payment in full must be received prior to the end of the 12-month period for the finance charges to be waived. If payment is NOT received in full by the end of the 12-month period, the finance charges for the 12-month period will accrue from the original date of the contract and on the original financed amount.

Original purchase must be equipment with a model and serial number. Services financed without a model and serial number must be less than \$12,500. Subsequent purchases require approval and may require that the customer's credit be checked. **Rates are subject to change without advance notice. Subject to credit approval.**

\*No credit card processing fees or application fees. \*Monthly payment calculator is an estimate.