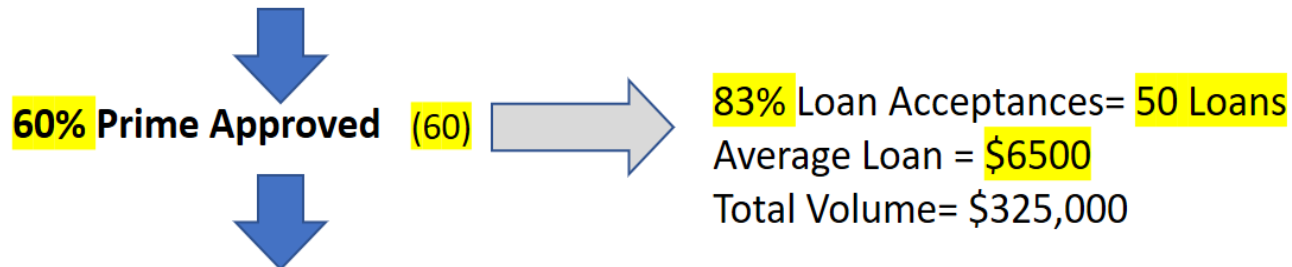


# Why 2<sup>nd</sup> Look Financing?

Say “YES” more often and increase financed sales up top 20%

100 Credit Applications



40 Declined Credit Applications



76% Overall Approval Rate when 2<sup>nd</sup> look added

20% more financed jobs closed

17% growth in financed sales



# 2nd Look & Repair Financing Programs

Second Look Pricing GreenSky Integration	Repayment Terms	Contractor Fee	Monthly Payment Factor
<b>Tier 0: \$20k Max Loan</b>			
9.99% Variable APR	65-Months	9.90%	2.00%
--- or ---			
12-Months with Payments Deferred Interest	12-Months	9.90%	3.00%
<b>Tier 1: \$10k Max Loan</b>			
21.99% Fixed APR	48-Months	9.90%	3.15%
--- or ---			
6-Months with Payments Deferred Interest	6-Months	9.90%	3.43%
<b>Tier 2: \$7.5k Max Loan</b>			
24.99% Fixed APR	36-Months	9.90%	3.98%
--- or ---			
6-Months with Payments Deferred Interest	6-Months	9.90%	4.24%
<b>Tier 3: \$5k Max Loan</b>			
24.99% Fixed APR	36-Months	9.90%	3.98%
--- or ---			
6-Months with Payments Deferred Interest	6-Months	9.90%	4.24%

**For Credit Scores down to 550 FICO**

## Integrated 2<sup>nd</sup> Look Behind Prime

- No need to re-enter the credit application if the customer is declined. Simply select “Submit 2<sup>nd</sup> Look” and re-enter the social security number to get an instant decision.
- Instantly approves 40% of declined prime applicants nationwide.
  - 15% to 20% approved for Tier-0 (\$20k)
  - Equal approval split across remaining tiers
  - Max two loans per household  
*(get two loans for a combined larger amount)*
- Get Funded: Upload a copy of your customer signed invoice to receive funding within two business days.
- Borrower does NOT need to be the homeowner. Combine with any other financing or payment method.
- Great for repair financing:  
**Minimum loan \$400**