

# Quick Reference Guide

## Application and Funding Process

1. Submit application via smart phone, tablet or website
  - Decision is instantly displayed and also emailed
2. Complete the installation, repair or service work
3. Email a signed copy of your invoice (contracts@turnsfinancing.com)
  - Or upload by clicking this URL (Bookmark on desktop or phone)
4. Receive ACH payment & funding report within 3-business days

Approved customers can choose a plan within their Tier that best fits their needs

Tier	Plan #	Promotion	Monthly Payment	Contractor Fee
Tier 0	001	9.90% APR *	2.00%	6.50%
	002	12 Months Deferred Interest	3.00%	
Tier 1	101	21.90% APR **	See chart below	10.00%
	102	6 Months Deferred Interest	See chart below	
Tier 2	201	24.90% APR **	See chart below	12.00%
	202	6 Months Deferred Interest	See chart below	
Tier 3	301	29.90% APR **	See chart below	15.00%

\*APR is variable based on Prime, approximately 65 payments, FICO>640. \*\*APR is fixed, FICO 550 to 640.

Monthly payments for Tier 1,2 &3 customers

Financed Amount	Monthly Payment	Payoff Terms (Months)*
\$ 400 to \$ 600	\$75	6 to 9
\$ 601 to \$ 800	\$95	7 to 9
\$ 801 to \$1,000	\$115	8 to 10
\$1,001 to \$1,500	\$135	8 to 13
\$1,501 to \$2,000	\$145	12 to 17
\$2,001 to \$3,500	\$155	15 to 33
\$3,501 to \$4,250	\$175	25 to 37
\$4,251 to \$5,250	\$185	30 to 43
\$5,251 to \$6,250	\$195	37 to 53
\$6,251 to \$7,500	\$205	45 to 65

\* Number of payments based on credit tier



[Click for payment calculator](#)

## Customer benefits

- All credit decisions are instantaneous
- No homeownership requirement
- No income verification – no employer section on application
- No customer application fees or prepayment penalties
- Max. credit lines per applicant up to: \$15,000

**To speak with a live representative now contact us at: 866-748-4590**

Learn more at [www.turnsfinancing.com](http://www.turnsfinancing.com) or email [tj@turnsfinancing.com](mailto:tj@turnsfinancing.com)

Our mission as a company is to greatly simplify the consumer financing process for contractors, and provide a fair loan offer to every customer seeking home improvement financing.