

# Quick Reference Guide

## Application and Funding Process

- Submit application from any device (applicant to complete and submit all sections)
  - Decision is instantly displayed and also emailed (use applicant email where indicated)
- Complete the installation, repair or service work
- Email or upload\* a customer signed copy of your invoice to [contracts@turnsfinancing.com](mailto:contracts@turnsfinancing.com)
  - You will receive a funding report via email
- Receive ACH payment within 3-business days

\* see invoice upload instructions in activation email.

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)

*New 2017 2nd Look for Program*

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.