



PowerPay[®]

**CONSUMER FINANCING
FOR CONTRACTORS**

Overview

PowerPay is a national home improvement lending platform founded by a former home improvement professional. Our platform gives you the ability to offer your customers up to \$100,000 with no hidden contractor fees, credit cards or prepayment penalties.

SERVING ALL 50 STATES



2900 Horizon Drive
King of Prussia, PA 19406



Tel: 800-397-4485



www.GetPowerPay.com/sfa



NATIONAL PROGRAM OVERVIEW

| MAX LOAN SIZE ¹ | STARTING APR | LOAN TERMS | PAYMENT FACTOR ² |
|----------------------------|--------------|------------|-----------------------------|
| \$100,000 | 8.99% | 5YRS | .0208 |
| | | 10YRS | .0126 |
| | | 15YRS | .0101 |

| CREDIT REQUIREMENT | MINIMUM |
|--------------------|------------|
| FICO | 600 |
| MINIMUM INCOME | \$3,500/MO |



PowerPay Highlights

- No Dealer Fees
- APR'S from 8.99% - 14.99%
- No Prepayment Penalties
- Staged Funding Available

| REQUIRED DOCUMENTS | |
|--------------------------|---|
| NO INCOME DOCUMENTATION | We use artificial intelligence to verify income, so no proof of income documentation is required. |
| COPY OF PROJECT CONTRACT | We require the project contract in order to verify the overall size of the job. |
| GOVERNMENT ID | Driver's license, Passport, or Permanent resident card. |

1. Determined by credit quality. 2. Assuming a 15-year fixed rate loan, \$100,000 loan amount (provided as a single disbursement) and a 8.99% Annual Percentage Rate (APR), you would make 180 monthly payments of \$1,010 to repay this loan. Assuming a 10-year fixed rate loan, \$100,000 loan amount (provided as a single disbursement) and a 8.99% Annual Percentage Rate (APR), you would make 120 monthly payments of \$1,260 to repay this loan. Assuming a 5-year fixed rate loan, \$100,000 loan amount (provided as a single disbursement) and a 8.99% Annual Percentage Rate (APR), you would make 60 monthly payments of \$2,080 to repay this loan. All loans include a \$99 activation charge that is rolled into the loan to the customer.

