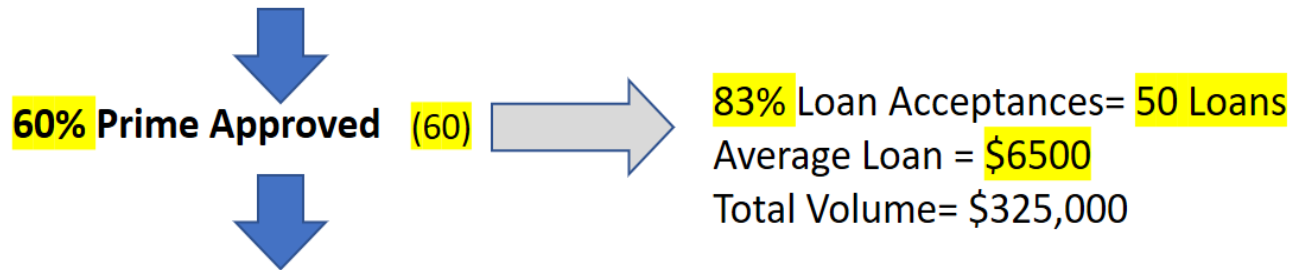


Why 2nd Look Financing?

Say “YES” more often and increase financed sales.

100 Credit Applications



76% Overall Approval Rate when 2nd look added

20% more financed jobs closed

17% growth in financed sales

Turns Consumer Financing 2019

Designed for higher ticket home improvements

Applicants with near prime or imperfect credit.

Approving credit scores down to 580

Contact:

Newcontractor@turnsfinancing.com

Phone: 866-748-4590

Fixed Rate Term Loans

APR	Term	Payment Factor	Max Loan Amount
9.99%	60 Months	2.124%	\$25,000
17.94%	60 Months	2.539%	\$25,000
19.99%	60 Months	2.649%	\$25,000
20.69%	60 Months	2.691%	\$25,000
21.99%	60 Months	2.761%	\$25,000
22.80%	60 Months	2.808%	\$25,000
24.86%	60 Months	2.927%	\$25,000

High Max Loans = "Maximum Sales"

Longer Terms = "Affordable Payments"

*Max loan for non-prime credit typically ranges from \$5k to \$10k
 Max term for non-prime credit typically ranges from 36 to 48 months
 Dealer fees for non-prime credit typically range from 9.9% to 12%*

- **APR & Terms based on the results of a soft credit pull**
(soft credit pull does not impact the applicant's credit)
- **Instant credit decisions 24/7 from any device**
- **Direct to contractor funding**
- **Flat 6% dealer fee deducted from funding**
- **Minimum loan amount \$500; Maximum loan \$25,000**
- **NO recourse to dealer on loan defaults**
- **No prepayment penalties for early loan payoff**
- **Get Funded: Customer e-signs credit agreement.**
Upload a copy of your customer signed invoice to receive funding within three business days.

2nd Look Financing: FTV Program

Approving credit scores down to 550



Four Credit Tiers	Repayment Terms	Monthly Payment Factor
Tier 0: \$20k Max Loan		
9.99% Variable APR	65-Months	2.00%
--- or ---		
12-Months with Payments Deferred Interest	12-Months	3.00%
Tier 1: \$10k Max Loan		
21.99% Fixed APR	48-Months	3.15%
--- or ---		
6-Months with Payments Deferred Interest	6-Months	3.43%
Tier 2: \$7.5k Max Loan		
24.99% Fixed APR	36-Months	3.98%
--- or ---		
6-Months with Payments Deferred Interest	6-Months	4.24%
Tier 3: \$5k Max Loan		
24.99% Fixed APR	36-Months	3.98%
--- or ---		
6-Months with Payments Deferred Interest	6-Months	4.24%

- APR & Terms based on the results of a soft credit pull
- Borrower does NOT need to be the homeowner.
- Combine with any other financing or payment method.
Max 2-loans per household for this program
- NO prepayment penalty if applicant pays loan off early
- Great for repair financing:
Minimum loan \$500
- **Get Funded:** Upload a copy of your customer signed invoice to receive funding within two business days.
- Flat 9.9% dealer fee deducted from funding.
- **NO Income verification necessary for this program.**

Contact:
Newcontractor@turnsfinancing.com
 Phone: 866-748-4590