



Three Steps of Offering Home Improvement Financing Options



STEP 1

Submit Application

Using the *custom application link*, fill in the required fields and click submit

STEP 2

Upload Driver's License and Signed Install Contract

Upload Homeowners Driver's License and Signed Work Order within the **Commerce Portal**

STEP 3

Send Loan Documents

Once all information is entered and saved, click *Step 1: Send Loan Envelope* on the bottom of the **Dealer Page**

LOAN TERM	ESTIMATED MONTHLY PAYMENT (\$10,000)
15YRS	\$101/month

+ BENEFITS OF FINANCING WITH POWERPAY

- + Minimum Income \$42,000
- + FICO 600+
- + No Prepayment Penalties
- + Instant Approvals

How to Calculate Monthly Payment

(Project Amount + \$99 activation fee) X Payment Factor = Monthly Payment

Payment Factors	8.99%	9.99%	10.99%	11.99%	12.99%	13.99%	14.99%
5 Years	.0207	.02124	.02174	.02224	.02275	.02326	.02379
10 Years	.0126	.01321	.01377	.01434	.01493	.01552	.01613
15 Years	.0101	.01074	.01136	.01199	.01265	.01331	.01399