



Consumer Credit Center

Amounts of \$500 - \$999

6 Months WPD

No interest for 6 months if paid in full during the promo period with minimum payments required each month.

Non-counterered finance option

Plan 1006

Amounts of \$1000 - \$2999

18 Months WPD

No interest for 18 months if paid in full during the promo period with minimum payments required each month.

Non-counterered finance option

Plan 1018

10.95% APR for 60 Months

Monthly payments with a 10.95% rate for 60 months.

Non-counterered finance option

Payment factor: 2.17%

Plan 54217

Amounts of \$3000 and up

12 Months NINP / 11.95% APR

No interest, no payments 12 months.
Rolls into monthly payments with a rate of 11.95% for 120 months.

Non-counterered finance option

Payment factor: 1.44%

Plan 541243

18 Months WPD

No interest for 18 months if paid in full during the promo period with minimum payments required each month.

Non-counterered finance option

Plan 1018

10.95% APR for 120 Months

Monthly payments with a 10.95% rate for 120 months.

Non-counterered finance option

Payment factor: 1.38%

Plan 54138

Dealer number:

4005623946

(877) 661-6793

Concierge Support

M-F 8am to 10pm EST • Sat 8am to 5pm EST

To Apply by Phone:

(866) 393-0033

**SERVICE FINANCE COMPANY DOES NOT OFFER COMMERCIAL LOANS. SINGLE FAMILY RESIDENCES ONLY.
THE FIRST PERSON ON THE APPLICATION MUST BE AN OWNER OF THE PROPERTY.**

Process for Submitting an Application:

All applications must be facilitated by a company representative. Your customers may not apply directly.

Applications can be submitted in the following ways:

- Using the Service Finance Dealer App — **Recommended**
- Online at apply.svcfn.com
- Through your company-specific web link (must be requested via email by a company admin)
- By phone at (866) 393-0033

When phoning in an application you must either have your customer present or have them on a three-way call. You'll provide your dealer number and introduce the person applying. Your customer cannot call in on their own. A company representative must initiate the call.

Application Statuses - Definitions:

Approved: Application was approved as requested.

Declined: The customer did not qualify. Call concierge support and ask for a review.

Counter Offer: Terms were modified based on the customer's credit. Read the new terms carefully and confirm that the changes are agreeable. Counteroffers always carry the same fee as the plan that was originally requested unless the counteroffer is for a BUY DEEPER loan.

Buy Deeper: Buy Deeper counteroffers carry a higher fee if accepted. Fees range between 8% and 12%. See your pricing matrix for a detailed fee schedule.

Under Review: You may also see "Pending". These mean that the application had to go to an underwriter for manual review. This typically takes an additional 10-15 minutes before the application is decisioned. You will receive a notification once a decision has been reached.

Withdrawn: Applicant has a credit freeze. They must call TransUnion and request a "Global Lift". This process only takes 10-15 minutes to complete. Credit freezes are only lifted for 24 hours. The number for TransUnion is **(800) 916-8800**. Call concierge support once the freeze has been lifted. From there it will typically take 10 minutes to receive a credit decision notification.

Capturing E-Signatures:

Loan documents must be signed by all borrowers before the loan is active. Documents that are not signed within 90 days of approval are voided and the customer must re-apply. Once signed, the loan is guaranteed for 12 months following the approval date. After 12 months the customer must re-apply.

Borrowers can review their loan documents and e-sign in one of the following ways:

- On the mobile app with the company representative present.
- Online at e-sign.svcfn.com using their loan number.
- By following a link that is emailed to them upon approval.

DO NOT PERFORM ANY WORK UNTIL THE BORROWER HAS SIGNED THEIR LOAN DOCUMENTS.

Modifying Loan Terms:

You may modify the terms of a loan at any time up until the loan is funded. You may change the plan or the amount, or you may cancel a loan entirely. Call concierge support or have your admin make the change in the admin portal. Remember that a new borrower signature is required any time a loan is modified.

Borrower's Terms:

Borrower's loan terms will begin upon completion of the contracted work. They will receive monthly statements in the mail and may make payments online, over the phone, or by mail. They can set up automatic payments. Your customer's first payment will be due 30 days after the work is complete unless otherwise specified in their terms.

The State of Florida collects a Documentary Stamp Tax on retail installment loans at a rate of 35¢ per \$100, or .35% of the amount financed. The Documentary Stamp Tax will be added to the borrower's loan amount.
(Example: \$10,000.00 loan amount will be billed for \$10,035.00)

*This is a TRAINING TOOL ONLY and may not to be used for anything aside from training purposes. Contractors are solely responsible for producing their own sales & marketing materials. This training tool is not produced by Lennox or Service Finance Company and may not be presented to your customers. Contractors are responsible for staying current on all Lennox promos and fees. See your Lennox Territory Manager for updated promotions.