



# Flexible financing plans

Foundation Finance Company and Best Bath Systems have partnered to offer flexible financing plans that help you close more sales.



## 1 Submit Applications

Enter applications online, submit by fax or email, or call in to our expert credit analysts. We'll give you an answer in just a few minutes, not hours or days like some lenders.

## 2 Complete Loan Docs

Generate complete, accurate loan documents to print out from our website or use our paperless Kwik-Sign electronic signing plan. Prefer good, old-fashioned hard copy forms? We provide those free of charge also.

## 3 Complete The Job

Fax completed paperwork to our funding analysts for review, then mail the originals to our office. Schedule and complete the job. Once the job is finished, fax the loan completion certificate for payment.

## 4 Verification

We'll verify the loan terms with the customer and make sure they know where and how to make their payments. We also congratulate them on their purchase, reinforcing your sale.

## 5 Get Paid!

We fund you by ACH once the verification call is completed. From that point, we handle all billing and servicing activities with the customer. IT'S THAT SIMPLE!

### ONE CALL GIVES YOU APPROVALS FOR A, B, C and D CREDIT

Our one-call program gives you competitive SUPERPRIME approvals with great rates and fees for your BEST customers, as well as deeper 2nd and 3rd tier approvals through our PRIMEPLUS and STANDARD approval plans. We work with you to get you the most approvals with the least amount of hassle.

### FLEXIBLE LOAN TERMS AND PROMOTIONS

- Unsecured loans up to \$35,000. No home equity or mortgage filings required
- No product or geographic restrictions
- No expensive customer application, origination or enrollment fees
- Programs for prime, near-prime and subprime customers
- Revolving lines of credit with low payment stream for affordable monthly payments.
- Installment loan terms up to 10 years.
- Same-as-cash, deferred payment and reduced APR promotional programs to help you generate leads and close sales.
- Fixed interest rates and no pre-payment penalties.

### AND MORE ...

- Earn bonuses for enrolling customers on ACH payments
- Electronic signatures available - go paperless with our Kwik-Sign program that makes loan document completion simple. Documents can be signed from a computer, tablet or mobile phone.
- Easy-to-use Kwik-Dealer website lets you enter applications, track the status of your loans throughout the process, send and receive messages on customers, upload documents to your customer's file, access training materials and more.
- No recourse to you in the case of customer default.
- Fund-by-Fax program available to dealers meeting certain volume and quality standards.



Ready to get started? Becoming a dealer is free and easy. Call or email to request your free signup kit today and start closing more sales tomorrow!

Contact **JENNIFER ENGELMANN, REGIONAL BUSINESS DEVELOPMENT MGR**  
Phone: 949-910-4006 Email: [jengelmanna@foundationfinance.com](mailto:jengelmanna@foundationfinance.com)



Please print CLEARLY and complete/attach all requested information.

Foundation Finance Company  
New Dealer Application  
Fax to: 715-847-4437  
Email to: sales@foundationfinance.com

Estimated # of Financed Sales/Month:  0-5  6-10  11-15  16-20  20+

How did you hear about FFC? JENNIFER ENGELMANN

Referral Code: BEST BATH

COMPANY INFORMATION

COMPANY NAME: \_\_\_\_\_  
 D/B/A: \_\_\_\_\_  
 COMPANY ADDRESS/CITY/ST/ZIP: \_\_\_\_\_  
 COMPANY PHONE: \_\_\_\_\_ COMPANY FAX: \_\_\_\_\_  
 COMPANY EMAIL: \_\_\_\_\_ ADD'L EMAIL: \_\_\_\_\_  
 WEBSITE ADDRESS: \_\_\_\_\_  
 PRIMARY CONTACT PERSON: \_\_\_\_\_ TITLE: \_\_\_\_\_  
 YEAR COMPANY STARTED: \_\_\_\_\_ WHAT STATES DO YOU DO BUSINESS IN? \_\_\_\_\_  
 WHAT PRODUCTS DO YOU SELL? \_\_\_\_\_  
 HOW MANY TOTAL SALES/MONTH? \_\_\_\_\_ AVE. SALE PRICE? \_\_\_\_\_  
 CURRENT FINANCING PROGRAMS (list companies): \_\_\_\_\_  
 RECEIVE CREDIT DECISIONS BY: EMAIL #1 \_\_\_\_\_ EMAIL #2 \_\_\_\_\_  
 \*\*\*IF YOU HAVE ADDITIONAL LOCATIONS TO ENROLL, PLEASE ATTACH A SEPARATE SHEET WITH ADDRESS AND CONTACT INFORMATION FOR EACH LOCATION.\*\*\*

OWNER INFORMATION \*\*\*ATTACH SEPARATE PAGE FOR ADDITIONAL OWNERS\*\*\*

OWNER 1 NAME: \_\_\_\_\_ % OWNED: \_\_\_\_\_ HOME PHONE: \_\_\_\_\_  
 HOME ADDRESS: \_\_\_\_\_ SSN: \_\_\_\_\_  
 OWNER 2 NAME: \_\_\_\_\_ % OWNED: \_\_\_\_\_ HOME PHONE: \_\_\_\_\_  
 HOME ADDRESS: \_\_\_\_\_ SSN: \_\_\_\_\_

TRADE REFERENCES

COMPANY NAME: \_\_\_\_\_ CITY/STATE: \_\_\_\_\_ PHONE: \_\_\_\_\_  
 COMPANY NAME: \_\_\_\_\_ CITY/STATE: \_\_\_\_\_ PHONE: \_\_\_\_\_

ACH INFORMATION \*\*\*ATTACH A VOIDED CHECK\*\*\*

BANK NAME: \_\_\_\_\_ CITY/STATE: \_\_\_\_\_ PHONE: \_\_\_\_\_  
 CHECKING/SAVINGS (circle) ACCOUNT #: \_\_\_\_\_ ROUTING # \_\_\_\_\_  
 I authorize Foundation Finance Company to initiate credit entries and to initiate debit entries and adjustments for any entries in error to this account.

OWNER SIGNATURE

For the purpose of establishing and maintaining a dealer relationship with Foundation Finance Company (FFC), I hereby authorize FFC to make all investigations deemed necessary, including obtaining a credit report on any owner or principal of the dealership. Any reference listed on this application is authorized to release information about my company's experience with them. FFC promises not to divulge any information contained herein. This information is for internal use only to establish financial soundness and credit worthiness of the dealer principals. I am authorized to provide this information on behalf of the dealership.

PRINT OWNER'S NAME:	OWNER'S SIGNATURE:	Date:
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# HOME IMPROVEMENT FINANCING – TERMS & PROMOTIONS

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With Foundation Finance Company, one call gives you competitive approvals and pricing for everything from your best customers to those with some credit challenges. Our three approval tiers make it simple to find the right program for nearly every customer.

<b>Tier 1 Approvals SuperPrime</b>	<b>Tier 2 Approvals PrimePlus</b>	<b>Tier 3 Approvals Standard “Deep Buy”</b>
For your well-qualified buyers with strong credit and application factors (100% bids).	For borrowers with some risk factors but who are creditworthy overall (100% bids).	For customers with less-than-perfect credit. Discounted bids allow approvals on loans other lenders may decline, helping you close more sales.
<b>For Tier 1 and Tier 2:</b> <ul style="list-style-type: none"> <li>✓ No credit risk discounts (payouts 100% less any promotional fees)</li> <li>✓ 13.5% promotional APR** - free to dealer</li> <li>✓ Installment loan terms up to 120 mos.</li> <li>✓ 1.5% promotional payment factor on revolving loans** - free to dealer</li> <li>✓ 1% bonus paid for signing customers on ACH</li> <li>✓ See page 2 for full list of available promotion plans (*must select promotional option or list reduced APR/payment factor on contract.)</li> </ul> <p><b>What’s the difference between Tier 1 and Tier 2 bids?</b> The only major difference is that interest rate buy-down plans are priced higher for Tier 2 customers due to the additional risk they present.</p>		<ul style="list-style-type: none"> <li>✓ 17.99% standard APR (fixed rate)</li> <li>✓ Terms up to 120 mos.</li> <li>✓ 2.0% revolving payment stream (1.5% payment available for a fee)</li> <li>✓ 2.5% bonus paid for signing customers on ACH</li> <li>✓ Risk discounts vary based on credit and application factors. The total fee on a Standard loan is the risk fee + promotion fee, if any.</li> <li>✓ See page 2 for full list of available promotion plans</li> </ul>

## Frequently Asked Questions

**Do all approvals have a “risk discount” or fee?**

**NO!** Our Tier 1 and Tier 2 approvals are 100% bids. The only fee that would apply is for use of a promotional program if you select an option that has a fee. If you don’t use a promotion or if you use one of our promotional options with no fee, you are paid 100% of the amount financed. **You can even be paid 101% of the amount financed by signing up your Tier 1 and Tier 2 customers for ACH payments on their loan.**

**On Tier 3 bids, what determines the risk fee? How can I get the best approvals?**

FFC is not strictly a “FICO score” lender. We look at credit and application factors to determine what tier a customer falls into. To get the best bids possible, get joint credit applications whenever possible (even if one customer has a lower credit score), accurately list all income for each customer and make sure the application is as complete as possible (including job time/position at employer, residence time and mortgage payment). Because we deal with a wide variety of dealers with different business goals, we’ll offer a discounted bid whenever we can (rather than declining a customer) to at least give you an approval option and let YOU decide whether to accept it. If the discount is greater than you can absorb, you can always pursue an alternate payment option with the customer.

**How do discounted bids benefit me?**

Many lenders are “approve or deny” only and will decline customers with any credit blemishes. After all the time and money you put into making a sale, you have sunk expenses. Making some profit is better than making nothing and even breaking even or covering your expenses can be worthwhile.

- ✓ Close sales other lenders decline, helping you reach a wider market
- ✓ Help cover general & administrative expenses and sunk marketing expenses
- ✓ Generate future service and sales revenue from the customer
- ✓ Keep customer from going to a competitor
- ✓ Generate future referrals from the customer
- ✓ Win contests, earn breaks from suppliers on pricing, keep salespeople happy ....

The answer is – it’s not up to us to judge! If we can give an approval, we will. The power will then be in your hands as to what makes the most sense for YOUR business based on profit margins and business goals.

**How does dealer payout work?**

At the time of funding, any risk discounts (for Tier 3 bids) and promotional discounts, if any (all Tiers) are deducted from the amount financed and we ACH you the rest. **Discounts are fees between YOU and FFC. They may not be passed on to the customer or collected directly.** You may raise your prices overall and then offer a discount for cash, but increasing the price once you know the customer has risky credit to try to cover the discounts is not allowed under Truth-in-Lending regulations. Here are some examples of dealer payout:

Sale Amount	\$5000	\$5000	\$5000	\$5000
<b>Promotion Discount</b>	No promo used	No promo used	6 mos. SAC (2.75% fee)	6 mos. SAC (2.75% fee)
<b>Credit Risk Discount</b>	None	5% (95% bid)	None	5% (95% bid)
<b>Total Discount</b>	None	5%	2.75%	7.75%
<b>Dealer Payout</b>	<b>\$5,000</b>	<b>\$4,750</b>	<b>\$4862.50</b>	<b>\$4612.50</b>

<b>Approval Level</b>	<b>Tier 1 - SuperPrime</b>					
<b>Credit Risk Discounts</b>	None (100% payout, less promotion fees, if any)					
<b>Revolving Loans</b>	<b>1.5% payment factor*</b> [1.5% promotion must be selected or 2% pmt. factor will apply.]					
<b>Installment Loans</b>	Terms up to 120 mos. allowed					
<b>Loan Size Allowed</b>	\$1,000-\$35,000					
<b>APR</b>	<b>13.5%* - FREE</b> [*13.5% promotional option must be selected or standard APR of 17.99% will apply. MI/PA Home Improvement dealers MUST select the FREE 13.5% option.]					
<b>ACH Bonus</b>	<b>1%*</b> [*paid on loans submitted with valid ACH information. Customer must confirm ACH during verification call.]					
<b>Promotional Plans</b>	<b>PROMOTIONAL PROGRAMS</b>					
	<b>Plan</b>				<b>Dealer Fee</b>	
<b>Same-as-Cash with Payments (SAC)</b> (**3MOSAC may only be used on installment loans)	**3MOSAC (17.99% APR)				1.00%	
	6MOSAC (17.99% APR)				2.75%	
	12MOSAC (17.99% APR)				5.50%	
	18MOSAC (17.99% APR)				9.50%	
	24MOSAC (17.99% APR)				13.00%	
	**3MOSAC (13.5% APR)				1.50%	
	6MOSAC (13.5% APR)				3.50%	
	12MOSAC (13.5% APR)				6.75%	
	18MOSAC (13.5% APR)				9.75%	
	24MOSAC (13.5% APR)				13.25%	
<b>Same-as-Cash with Deferred Payments (DEFSAC)</b> (**3MODEFSAC may only be used on installment loans)	<b>Plan</b>				<b>Dealer Fee</b>	
	**3MODEFSAC (17.99% APR)				1.50%	
	6MODEFSAC (17.99% APR)				4.00%	
	12MODEFSAC (17.99% APR)				8.00%	
	**3MODEFSAC (13.5% APR)				2.00%	
6MODEFSAC (13.5% APR)				4.50%		
12MODEFSAC (13.5% APR)				9.00%		
<b>Reduced APR Plans</b> (add 3 mos. deferred payment for no additional fee)	<b>Reduced APR Plan</b>				<b>Dealer Fee</b>	
	11.9% APR				1.75%	
	10.9% APR				2.75%	
	9.9% APR				3.75%	
	8.9% APR				4.75%	
	7.9% APR				5.75%	
	5.9% APR				8.75%	
	<b>Deferred Payments Only (DEFPMT)</b>	<b>Plan</b>				<b>Dealer Fee</b>
3MODEFPMT					FREE	
<b>Reduced APR + SAC</b> (same-as-cash with payments)	<b>No add'l fee to use a 1.5% payment factor on revolving. Dealer fees for combined options shown below.</b>					
	<b>APR</b>	<b>6MOSAC</b>	<b>12MOSAC</b>	<b>18MOSAC</b>	<b>24MOSAC</b>	
	11.9%	3.75%	7.00%	10.00%	13.50%	
	10.9%	4.00%	7.25%	10.25%	13.75%	
	9.9%	4.25%	7.50%	10.50%	14.00%	
	8.9%	4.75%	8.75%	12.25%	16.00%	
	7.9%	5.75%	9.00%	12.50%	16.25%	
	5.9%	8.75%	9.25%	12.75%	16.50%	
	<b>Reduced APR + DEFSAC</b> (same-as-cash with deferred payments) (**3MODEFSAC may only be used on installment loans)	<b>APR</b>	<b>**3MODEFSAC</b>	<b>6MODEFSAC</b>	<b>12MODEFSAC</b>	
		11.9%	3.50%	5.25%	9.25%	
10.9%		4.00%	5.75%	9.50%		
9.9%		4.75%	6.25%	10.00%		
8.9%		5.50%	6.75%	10.25%		
7.9%	6.25%	7.50%	10.50%			
5.9%	8.75%	9.25%	11.00%			

\*\*3MODEFSAC may only be used on installment loans

<b>Approval Level</b>	<b>Tier 2 - Prime Plus</b>					
<b>Credit Risk Discounts</b>	None (100% payout, less promotion fees, if any)					
<b>Revolving Loans</b>	<b>1.5% payment factor*</b> [1.5% promotion must be selected or 2% pmt. factor will apply.]					
<b>Installment Loans</b>	Terms up to 120 mos. allowed					
<b>Loan Size Allowed</b>	\$1,000-\$35,000					
<b>APR</b>	<b>13.5%* - FREE</b> [*13.5% promotional option must be selected or standard APR of 17.99% will apply. MI/PA Home Improvement dealers MUST select the FREE 13.5% option.]					
<b>ACH Bonus</b>	<b>1%*</b> [*paid on loans submitted with valid ACH information. Customer must confirm ACH during verification call.]					
<b>Promotional Plans</b>	<b>PROMOTIONAL PROGRAMS</b>					
	<b>Plan</b>				<b>Dealer Fee</b>	
<b>Same-as-Cash with Payments (SAC)</b> (**3MOSAC may only be used on installment loans)	**3MOSAC (17.99% APR)				1.00%	
	6MOSAC (17.99% APR)				2.75%	
	12MOSAC (17.99% APR)				5.50%	
	18MOSAC (17.99% APR)				9.50%	
	24MOSAC (17.99% APR)				13.00%	
	**3MOSAC (13.5% APR)				1.50%	
	6MOSAC (13.5% APR)				3.50%	
	12MOSAC (13.5% APR)				6.75%	
	18MOSAC (13.5% APR)				9.75%	
	24MOSAC (13.5% APR)				13.25%	
<b>Same-as-Cash with Deferred Payments (DEFSAC)</b> (**3MODEFSAC may only be used on installment loans)	<b>Plan</b>				<b>Dealer Fee</b>	
	**3MODEFSAC (17.99% APR)				1.50%	
	6MODEFSAC (17.99% APR)				4.00%	
	12MODEFSAC (17.99% APR)				8.00%	
	**3MODEFSAC (13.5% APR)				2.00%	
6MODEFSAC (13.5% APR)				4.50%		
12MODEFSAC (13.5% APR)				9.00%		
<b>Reduced APR Plans</b> (add 3 mos. deferred payment for no additional fee)	<b>Reduced APR Plan</b>				<b>Dealer Fee</b>	
	11.9% APR				2.75%	
	10.9% APR				3.75%	
	9.9% APR				4.75%	
	8.9% APR				5.75%	
	7.9% APR				6.75%	
	5.9% APR				11.00%	
	<b>Deferred Payments Only (DEFPMT)</b>	<b>Plan</b>				<b>Dealer Fee</b>
3MODEFPMT					FREE	
<b>Reduced APR + SAC</b> (same-as-cash with payments)	<b>No add'l fee to use a 1.5% payment factor on revolving. Dealer fees for combined options shown below.</b>					
	<b>APR</b>	<b>6MOSAC</b>	<b>12MOSAC</b>	<b>18MOSAC</b>	<b>24MOSAC</b>	
	11.9%	4.25%	7.00%	10.00%	13.50%	
	10.9%	4.50%	7.25%	10.25%	14.00%	
	9.9%	4.75%	7.50%	10.50%	14.50%	
	8.9%	5.75%	9.25%	12.75%	16.25%	
	7.9%	6.75%	9.50%	13.00%	16.50%	
	5.9%	11.00%	11.25%	13.25%	17.00%	
	<b>Reduced APR + DEFSAC</b> (same-as-cash with deferred payments) (**3MODEFSAC may only be used on installment loans)	<b>APR</b>	<b>**3MODEFSAC</b>	<b>6MODEFSAC</b>	<b>12MODEFSAC</b>	
		11.9%	4.00%	5.75%	9.75%	
10.9%		4.50%	6.25%	10.25%		
9.9%		5.25%	6.50%	10.50%		
8.9%		6.00%	7.25%	11.00%		
7.9%	6.75%	8.50%	11.25%			
5.9%	11.00%	11.00%	11.75%			

\*\*3MODEFSAC may only be used on installment loans

<b>Approval Level</b>	<b>Tier 3 - Standard ("Deep Buy")</b>					
<b>Credit Risk Discounts</b>	Vary based on credit and will show on approval. Total cost on Tier 3 loan is risk fee + promotion fee, if any.					
<b>Revolving Loans</b>	<b>2.0% payment factor*</b> [1.5% factor available for add'l 2% fee if buying APR down to 13.5% or lower. See charts below.]					
<b>Installment Loans</b>	Terms up to 120 mos. allowed					
<b>Loan Size Allowed</b>	\$1,000-\$35,000					
<b>APR</b>	<b>17.99%</b> [*AR only: 17.00% MI/PA home improvement only: 13.5% APR required - buy-down fee will be charged per below.]					
<b>ACH Bonus</b>	<b>2.5%*</b> [*paid on loans submitted with valid ACH information. Customer must confirm ACH during verification call.]					
<b>Promotional Plans</b>	<b>PROMOTIONAL PROGRAMS</b>					
	<b>Plan</b>				<b>Dealer Fee</b>	
<b>Same-as-Cash with Payments (SAC)</b> (**3MOSAC may only be used on installment loans)	**3MOSAC (17.99% APR)				1.00%	
	6MOSAC (17.99% APR)				2.75%	
	12MOSAC (17.99% APR)				5.50%	
	18MOSAC (17.99% APR)				9.50%	
	24MOSAC (17.99% APR)				13.00%	
	**3MOSAC (13.5% APR)				3.50%	
	6MOSAC (13.5% APR)				5.00%	
	12MOSAC (13.5% APR)				9.00%	
	18MOSAC (13.5% APR)				12.50%	
	24MOSAC (13.5% APR)				16.50%	
<b>Same-as-Cash with Deferred Payments (DEFSAC)</b> (**3MODEFSAC may only be used on installment loans)	<b>Plan</b>				<b>Dealer Fee</b>	
	**3MODEFSAC (17.99% APR)				1.50%	
	6MODEFSAC (17.99% APR)				4.00%	
	**12MODEFSAC (17.99% APR)				8.00%	
	**3MODEFSAC (13.5% APR)				4.50%	
6MODEFSAC (13.5% APR)				5.50%		
**12MODEFSAC (13.5% APR)				11.00%		
<b>Reduced APR Plans</b> (add 3 mos. deferred payment for no additional fee)	<b>Reduced APR Plan</b>				<b>Dealer Fee</b>	
	13.5% APR				4.00%	
	11.9% APR				7.00%	
	10.9% APR				8.00%	
	9.9% APR				9.00%	
	8.9% APR				10.00%	
	7.9% APR				11.00%	
	5.9% APR				13.00%	
<b>Deferred Payments Only (DEFPMT)</b>	<b>Plan</b>				<b>Dealer Fee</b>	
	3MODEFPMT (17.99% APR)				FREE	
<b>Reduced APR + SAC</b> (same-as-cash with payments)	<b>If revolving credit is used: pricing shown in the two grids below is for a 2% payment factor. Add 2% to these grid prices to use a 1.5% payment factor on revolving.</b>					
	<b>APR</b>	<b>6MOSAC</b>	<b>12MOSAC</b>	<b>18MOSAC</b>	<b>24MOSAC</b>	
	11.9%	7.00%	10.00%	12.75%	16.75%	
	10.9%	8.00%	10.50%	13.00%	17.00%	
	9.9%	9.00%	11.00%	13.25%	17.25%	
	8.9%	10.00%	11.50%	13.50%	17.50%	
	7.9%	11.00%	12.00%	13.75%	17.75%	
	5.9%	13.00%	13.50%	14.00%	18.00%	
	<b>Reduced APR + DEFSAC</b> (same-as-cash with deferred payments) (**3MODEFSAC may only be used on installment loans)	<b>APR</b>	<b>**3MODEFSAC</b>	<b>6MODEFSAC</b>	<b>**12MODEFSAC</b>	
		11.9%	7.50%	8.50%	12.00%	
10.9%		8.50%	9.50%	12.50%		
9.9%		9.50%	10.50%	13.00%		
8.9%		10.50%	11.50%	13.50%		
7.9%	11.50%	12.50%	14.00%			
5.9%	13.50%	14.50%	15.00%			

\*\*3MODEFSAC may only be used on installment loans

\*\*Tier 3 bids must be 90% or higher to use 12MODEFSAC



## Home Improvement

Financing Terms & Promotions

Revised 1-1-2015

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### Promotional Program Descriptions

**Same-as-Cash with Payments (SAC):** No interest if the amount financed is paid in full before the end of the promotion period. If the amount financed is not paid in full during the promotion period, interest is imposed from the date of sale at the contract rate. Minimum payments are due monthly.

**Same-as-Cash with Deferred Payments (DEFSAC):** No interest if the amount financed is paid in full before the end of the promotion period. If the amount financed is not paid in full during the promotion period, interest is imposed from the date of sale at the contract rate. Payments begin 3, 6 or 12 mos. from contract date depending on option chosen.

**Deferred Payments Only (DEFPMT):** The 1st payment is deferred. Interest accrues from day one and is not waived at any point.

### State-Specific Reminders

**Arkansas Dealers:** 17.00% Max APR allowed

**MI/PA Home Improvement Dealers:** 13.5% Max APR allowed. Buy-down fee will be charged on Tier 3 approvals.

**Florida Dealers:** Doc stamp fee of 35 cents per \$100 financed will be deducted from all installment contracts.

QUESTIONS? Call 1-855-241-0024

foundationfinance.com

Credit ext. 4436  
Funding ext. 4438

Marketing ext. 5012  
sales@foundationfinance.com