

ONE CALL CONSUMER FINANCING.

SUPERPRIME plans for your best customers.

PRIMEPLUS plans for near-prime customers.

STANDARD plans with deeper credit approvals.

Unsecured loans up to \$35,000.

Revolving lines of credit or installment loans.

Same-as-cash, deferred payments and low APR plans.

Simple loan forms with electronic signatures available.

The best service in the business.



One call does it all.
Build on us.



foundationfinance.com

CHOOSING THE RIGHT CONSUMER FINANCING PARTNER

MAKES YOUR JOB EASIER.

At **Foundation Finance Company (FFC)**, our mission is simple: to provide flexible, easy-to-use full-service consumer financing programs that help our dealers save time, save money and grow their bottom lines. Our experienced management team and strong financial backing give us the strength to support your growth. At FFC, you can build on us.



WHEN IT COMES TO FINANCING AT FFC, ONE CALL DOES IT ALL.

Are you wasting time (and money) by sending your finance applications to multiple lenders who can only do PART of what you need? Do you use a "prime" lender who can't approve your less-than-perfect customers? Our SUPERPRIME programs let you offer your best customers competitive rates and terms, while our PRIMEPLUS and STANDARD plans help you close more sales that other lenders would decline.

What is the process?

- Submit applications by phone, fax, email or online.
- In a few minutes, you'll know if your customer qualifies. **Remember, we can approve most credit grades with one call.**
- Complete the simple loan documents using hard copies or our website. Electronic signature options are also available. Go paperless!
- When the job is complete, submit a loan completion certificate. We'll pay you by ACH after verification with the customer. It's that simple!

What fees are there?

We don't charge any dealer enrollment fees or monthly minimum charges. The only fees you may pay depend on how you use our program:

- Promotional Discounts - if you use one of our promotional plans a fee may apply. Non-promotion loans have no fee.
- Risk Discounts - if you choose to accept a discounted bid for a less qualified "standard" customer, the risk discount you pay is based on the customer's credit information and is disclosed at the time of approval.

FINANCING BENEFITS FOR YOU

Close more sales. Reach a wider range of buyers with our SUPERPRIME, PRIMEPLUS and Standard credit programs.

Improve your cash flow. Get paid quickly and use the cash to build your business.

Attract new customers. Use same-as-cash or "no payment" promotions to get buyers in the door.

Sell your best products. Upgrade your customers to the best products for their needs for only a few dollars more per month.

Control the sale. No more waiting for your customers to "check their bank" or "get their bonus or tax refund."

Reduce cost objections. Selling on monthly payments makes it easy for buyers to afford the purchase.



OUR FULL-SERVICE FINANCING PLANS FOR ALL CREDIT GRADES HAVE HELPED DEALERS NATIONWIDE SAVE TIME, SAVE MONEY AND ACCELERATE PROFITABLE GROWTH.

We offer many different options to accommodate the needs of our dealers, including installment and revolving loans, same-as-cash promotions, deferred payment plans and reduced interest rate plans. All programs are designed to help you find just the right offer to get your customer to BUY. Our team of experienced professionals will help you understand which plans will be best for your needs.

ONE CALL DOES IT ALL.

Need help training your salespeople?

... understanding promotional plans?

... completing loan paperwork?

... or with anything else on our program?

Just give us a call at 1-855-241-0024.

PROGRAM HIGHLIGHTS

- One call gives you approvals for A, B, C and D credit
- 100% payouts for qualifying "A" credit - no "off-the-top" fees
- Competitive bids for B, C & D credit
- Revolving payments as low as 1.5%
- Installment loans with terms up to 10 years
- Fixed interest rates and no pre-payment penalties
- Easy-to-use online loan management system lets you track loan status and generate completed loan forms for print or electronic signature. Save time and money by going paperless!
- Bonuses paid for enrolling customers on automatic payment withdrawal (ACH)
- Unsecured loans up to \$35,000. No home equity or mortgage filings required
- No additional fees charged to your customers

PRODUCTS FINANCED

Most home improvement products, including water treatment systems, roofing, windows, siding, decks, gutters, "green" energy enhancements and more can be financed. Questions on a product? Just ask!

What is "Discount Financing?"

"Discount" financing is a way for a lender to approve a wider variety of credit, including customers that most "prime lenders" (like banks) would decline, by sharing a portion of the risk with the dealer. Risk discounts are costs to the dealer based on the customer's credit and application information; the weaker the credit, the higher the fee may be.

Risk discounts are nothing to be afraid of ... if you only want to use our program for your SUPERPRIME and PRIMEPLUS customers where no risk discount applies, you'll still have highly competitive rates and fees that meet or beat many other lenders. But we can also show you how to price and sell your products to take advantage of the additional market opportunities opened up by discount financing programs for less-than-perfect customers. Every satisfied customer is an opportunity for future sales and referrals.

How can discount financing add to your bottom line?

Example: \$5,000 sale turned down by a "prime only" lender = no money in your pocket (in fact, you lose money after considering marketing expenses and overhead.)

If FFC is able to approve that loan at a 90% bid (10% risk discount), you will be paid \$4,500, turning a loss into incremental revenue you'd otherwise have missed. Note: The actual risk discount will vary based on the customer's credit and application information.



FINANCING BENEFITS FOR YOUR CUSTOMERS

Low monthly payments. Buyers can get what they want today and make low monthly payments over time.

No prepayment penalties. There is no penalty for buyers to pay their loans off early.

Fast application process. Unlike mortgages or bank loans, customers will know within a few minutes if they are approved.

Free online bill pay. Free ACH or phone payment options also help save buyers time and money.

Special promotions. Same-as-cash, deferred payment and low APR promotions are available, subject to dealer participation.

Less hassle. Loan forms are simple and can be completed right in their home ... no trip to the bank required.

SUPERPRIME (Tier 1)

- 100% payouts for your most well-qualified buyers (no "risk discounts" charged).
- Access to competitively-priced special reduced interest rate plans.
- Compare these plans to other "prime only" lenders ... we meet or beat many of them!

- 13.50% fixed APR = no dealer fee
- 11.9% fixed APR = 1.75% dealer fee
- **9.9% fixed APR = 3.75% dealer fee**
- **9.9% fixed APR + 6 months same-as-cash = 4.25% dealer fee**
- 7.9% fixed APR + 6 months same-as-cash = 5.75% dealer fee

Many other competitively-priced promotions are available.

PRIMEPLUS (Tier 2)

- 100% payouts for your near-prime buyers (no "risk discounts" charged) who don't qualify for the best pricing but who are still creditworthy.
- Offer a lower fixed APR with no dealer fee or choose from other promotional plans at reduced costs (when compared to Standard pricing).

- 13.50% fixed APR = no dealer fee
- 9.9% fixed APR = 4.75% dealer fee
- Offer a variety of other promotional programs with reduced dealer fees (when compared to "Standard" pricing).

STANDARD (Tier 3)

- Deep, competitively-priced discounted bids for B, C and D credit.
- Risk discounts vary based on the customer's credit and application information.

- 17.99% fixed APR = no dealer fee
- 13.50% fixed APR = 4.0% dealer fee
- Offer a variety of other promotional programs at standard pricing.
- For standard loans, the total dealer fee is the risk discount + the promotional program discount, if any.

Complete program and pricing information is available on our "Program Terms and Promotions" sheet.

“ Foundation Finance Company offers more approvals than other companies, including approvals for people with less-than-perfect credit, and they have a simple, streamlined process with fast funding. I'd recommend that other dealers sign up with FFC because the staff is professional, courteous and willing to work with the dealer to get customers approved.

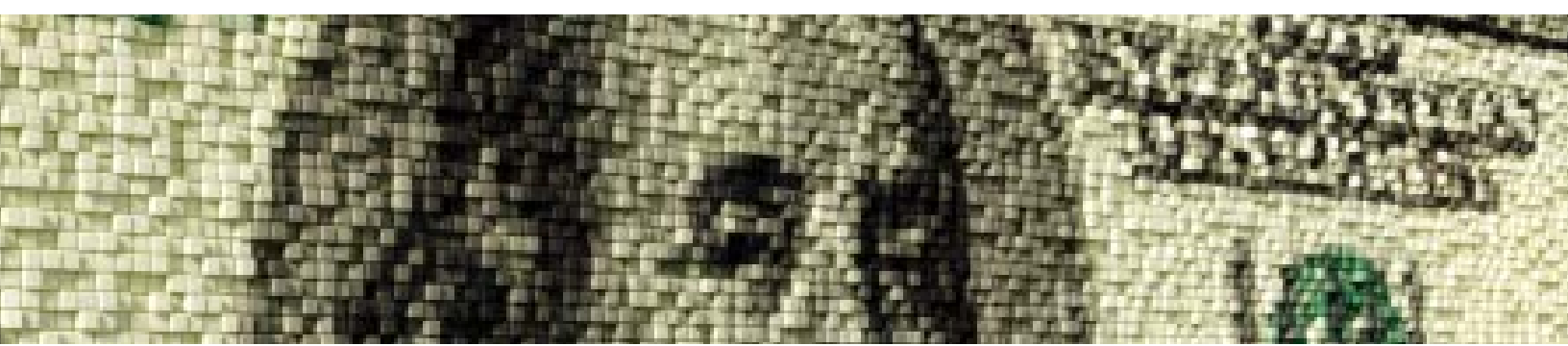
Art B, General Manager, Temple, TX

“ Foundation Finance gives quick approvals and the approvals are very competitive compared to their peers. Their array of promotions helps us close more deals. They always try to look for ways to buy deals rather than turning them down. I would strongly recommend them to anyone.

Mike M, Finance Manager, Jacksonville, FL

“ Foundation Finance Company has quickly become a valuable asset to our business. Their programs offer a variety of options for our customers, which in turn helps with closing sales and increasing business. ... I look forward to many more years of working with FFC.

Tina P, Finance Manager, Orlando, FL



700 EAGLE NEST BLVD. * ROTHSCHILD, WI 54474

PHONE: 855-241-0024

FAX: 715-847-4429

SALES@FOUNDATIONFINANCE.COM



Ready to get started? Enrolling as a dealer is free and easy.

Call: 1-855-241-0024

Email: sales@foundationfinance.com

Web: foundationfinance.com