



| PLAN #  | TERM     | ANNUAL PERCENTAGE RATE | PAYMENT FACTOR | MAX FINANCING AMOUNT | PURCHASE DISCOUNT RATE |
|---|----------|------------------------|----------------|----------------------|------------------------|
| <b>5 Year Fixed Payment Plans</b>                                     |          |                        |                |                      |                        |
| 10506   | 5 YEAR   | 6.49%                  | 1.96%          | \$50K                | 6.99%                  |
| 10508   | 5 YEAR   | 8.49%                  | 2.05%          | \$50K                | 4.99%                  |
| 10509   | 5 YEAR   | 9.99%                  | 2.12%          | \$50K                | 1.99%                  |
| 10510   | 5 YEAR   | 10.99%                 | 2.17%          | \$50K                | 0%                     |
| <b>7 Year Fixed Payment Plans</b>                                     |          |                        |                |                      |                        |
| 10706   | 7 YEAR   | 6.49%                  | 1.48%          | \$50K                | 9.99%                  |
| 10708   | 7 YEAR   | 8.49%                  | 1.58%          | \$50K                | 6.99%                  |
| 10709   | 7 YEAR   | 9.99%                  | 1.66%          | \$50K                | 1.99%                  |
| 10710   | 7 YEAR   | 10.99%                 | 1.71%          | \$50K                | 0%                     |
| <b>10 Year Fixed Payment Plans</b>                                    |          |                        |                |                      |                        |
| 11006   | 10 YEAR  | 6.49%                  | 1.13%          | \$50K                | 11.99%                 |
| 11008   | 10 YEAR  | 8.49%                  | 1.24%          | \$50K                | 8.99%                  |
| 11009   | 10 YEAR  | 9.99%                  | 1.32%          | \$50K                | 2.49%                  |
| 11010   | 10 YEAR  | 10.99%                 | 1.38%          | \$50K                | 1.99%                  |
| 11011   | 10 YEAR  | 11.99%                 | 1.43%          | \$50K                | 0%                     |
| <b>12 Year Fixed Payment Plans</b>                                    |          |                        |                |                      |                        |
| 11206   | 12 YEAR  | 6.49%                  | 1%             | \$50K                | 11.99%                 |
| 11208   | 12 YEAR  | 8.49%                  | 1.11%          | \$50K                | 8.99%                  |
| 11209   | 12 YEAR  | 9.99%                  | 1.19%          | \$50K                | 2.99%                  |
| 11210   | 12 YEAR  | 10.99%                 | 1.25%          | \$50K                | 1.99%                  |
| 11211   | 12 YEAR  | 11.99%                 | 1.31%          | \$50K                | 0%                     |
| <b>Special Financing Plans (No Interest, No Payment) <sup>3</sup></b> |          |                        |                |                      |                        |
| 50609   | 6 MONTH  | 9.99%                  | 2.21%          | \$50K                | 7.99%                  |
| 50617   | 6 MONTH  | 17.99%                 | 2.69%          | \$50K                | 4.99%                  |
| 51217   | 12 MONTH | 17.99%                 | 2.84%          | \$50K                | 6.99%                  |
| 51817   | 18 MONTH | 17.99%                 | 2.99%          | \$30K                | 10.99%                 |

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<sup>1</sup> All Benji pricing plans are subject to change at any time. Benji is not available in SD and WI.

<sup>2</sup> The maximum financing amount is not available to all Customers. The minimum financing amount for Benji is \$2,000 except: MA minimum financing amount is \$6,001; NC minimum financing amount is \$2,500; and, all financing plans with 12-year term lengths have a minimum financing amount of \$7,500.

<sup>3</sup> No payments are required during the special financing period following project completion. Thereafter, substantially equal monthly payments are required for the remainder of the financing term (60 months) or until the unpaid balance of the amount financed is paid in full. Interest will accrue during the promotional period, but will be waived if the amount financed is paid in full prior to the expiration of the special financing period. Benji special financing plans are not available in: CT, KY, NE, PA, NJ, NY and ME.

■ Strike-through plans are not being offered per sales management.

Benji refers to two separate financing products: financing offered through Renovate America Financing and retail installment contracts through participating home improvement contractors. Renovate America Financing is a wholly-owned subsidiary of Renovate America. Renovate America and Renovate America Financing are not affiliates of any home improvement contractors.

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Benji financing by

