

STANDARD PROGRAMS						
PROGRAM TYPE	LOAN TERM	INTEREST RATE	PAYMENT CALCULATOR	DEALER FEE	DISCOUNTED DEALER FEE*	PRODUCT CODE
NO COST	36 Months	16.99%	0.035640	NONE		LR0036
NO COST	60 Months	16.99%	0.024841	NONE		LR0060
NO COST	84 Months	16.99%	0.020426	NONE		LR0084
LONG TERM**	120 Months	15.99%	0.016743	NONE		L1510
LOW INTEREST	36 Months	9.99%	0.032259	12.00%		BD936
LOW INTEREST	36 Months	10.99%	0.032731	9.00%		BD1036
LOW INTEREST	36 Months	11.99%	0.033205	6.50%		BD1136
LOW INTEREST	48 Months	13.99%	0.027319	6.00%		BD1348
90 DAY DEFERRED INTEREST (36 month term after promo period)		17.99%	0.037214	2.90%		L9036
6 MONTH DEFERRED INTEREST (60 or 84 month term after promo period)		17.99%	0.027265 0.022565	4.90%	3.00%	L0660 L0684
12 MONTH DEFERRED INTEREST (60 or 84 month term after promo period)		17.99%	0.029521 0.024432	12.00%	7.90%	L1260 L1284
Homeowners who do not qualify for standard programs may be offered different, risk-based programs through FTL or a partner finance company.						

\*Discounts for dealer fees will be applied on projects with BLUE HAWK distributor equipment installed.

\*\*Long Term Program minimum purchase of \$3,500.

A 12-month installment loan option is available for smaller projects, between \$300 and \$999.

Original purchase must be equipment with a model and serial number. Services financed without a model and serial number must be less than \$35,000. Subsequent purchases require approval and may require that the customer's credit be checked.

**Rates are subject to change without advance notice. Subject to credit approval.**

No credit card processing fees or application fees. Monthly payment calculator is an estimate.

**90 Days Same As Cash (SAC):**First payment is not due until 90 days from the date of the contract. If the customer pays the entire amount by the end of the 90-day SAC term, they are not charged interest for the period. Payment in full must be received prior to the end of the 90-day period for the finance charges to be waived. If payment is NOT received in full by the end of the 90-day period, the finance charges for the 90-day period will accrue from the original date of the contract and on the original financed amount.

**6 Month Same As Cash (SAC):** First payment is not due until 6 months from the date of the contract. If the customer pays the entire amount by the end of the 6-month SAC term, they are not charged interest for the period. Payment in full must be received prior to the end of the 6-month period for the finance charges to be waived. If payment is NOT received in full by the end of the 6-month period, the finance charges for the 6-month period will accrue from the original date of the contract and on the original financed amount.

**12 Month Same As Cash (SAC):**First payment is not due until 12 months from the date of the contract. If the customer pays the entire amount by the end of the 12-month SAC term, they are not charged interest for the period. Payment in full must be received prior to the end of the 12-month period for the finance charges to be waived. If payment is NOT received in full by the end of the 12-month period, the finance charges for the 12-month period will accrue from the original date of the contract and on the original financed amount.

CALL: 800.981.9032	EMAIL: SUPPORT@FTLFINANCE.COM	TEXT: 636.888.4FTL (4385)
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