

DOWN PAYMENT: \$50.00 (Only if Approved)

EMPLOYMENT AND INCOME:

1. You need to be employed by the same employer for at least the last 6 months.
2. You need to earn at least \$1,000.00 per month and deposit at least \$500.00 per month into your checking account.

CHECKING ACCOUNT HISTORY:

1. You need to have a checking account that has been open for at least three months.
2. Your checking account can not have ANY NSF's, bounced checks, negative balances, or overdrafts in the last 30 days.

MINIMUM PURCHASE: \$300

MAXIMUM PURCHASE \$3080

Since our lenders do not run background or credit checks these guidelines above must be met without exception in order to offer this financing. If you are not able to meet these guidelines we will not be able to approve you for our program at this time. But, you may apply at a later time once you are able to meet these criteria today.

FINANCING OPTIONS:

12 Months Payments-You can make minimum payments for a max term of 12 months.

90 Day Options: "90 Days SAME AS CASH" Take the product TODAY pay for it over 90 days! Minimum payments are required during the 90 day period, but if you pay off the account in full there will be no "interest" or "finance" charges. You will only pay the amount of your invoice of the products you purchased plus the \$40 down payment fee.

65% Buy Out: After the 90 day period if your balance has not been paid off you may pay off the entire balance anytime before the 12 month period for 65% of the remaining balance including fees to save money!

You will receive an immediate response to your application. There are 3 responses you may receive:

Approved: This means you have been approved and we do not need any supporting documents from you except for a voided check or bank draft form which is used for setting up your automatic payments!

Pre- Qualified: This means that you have pre qualified but we may need a few supporting documents from you such as a bank statement or a paystub. You will be notified on your pre qualification response which documents we will need from you. You can fax these in to the number provided, or you may email them directly to speed up the process. You may also bring them in person to our showroom and we can send them for you. In person it normally takes about 20 minutes for us to get a response and get your purchase finalized!

Denied/ Contact store for more options: This means that we are not able to approve your application at this time. But you can re apply in 30 days if you can meet the criteria at that time. Otherwise we do offer FREE LAY A WAY with no interest or fees. You can extend a layaway for up to 6 months! We also accept cash, checks, or credit cards!

FAQ:

Q. What if i do not have a checking account?

A. We will not be able to approve you at this time without a checking account?

Q. What if i DO have overdrafts on my checking account within the last 30 days?

A. We will not be able to approve you at this time, but you may reapply as soon as there is a 30 day history with no overdrafts-we only look at your last 30 days bank activity!

Q. Do you need literally the last 30 days of bank activity or just my last statement?

A. We cannot accept ATM print outs. We can accept your last bank statement that was either mailed to you, printed out at the bank, or one that you have downloaded from your online banking site. You can also send or bring a 30 day print out from online or from your bank! Your bank statement can be as old as 33 days from today's date!

Q. What will my payments be?

A. We do not know what your payments will be until you have picked out your product and we have sent that invoice to the lender. They will send us back the contract that will have all info and payments for you to review before you sign the contracts. Your payments will be approx 15% of the total invoice amount monthly payment.

Q. How do i make my payments?

A. Your payments will be automatically deducted from your bank account on your paydays!

Q. When will my first payment hit?

A. Your first payment will begin on the closest payday following a 10 day grace period from the date of your product delivery!

Q. What amount will i get approved for?

A. Your total amount approved for is based on your income and your deposits into your bank account, the lender sets this amount we do not know until we get your approval back. But it is normally based on a sliding scale that can be seen here: **Approval Amount**

Q. Can i go over my approval amount?

A. The lender will allow you to go 10% over your approval amount but only to cover taxes and delivery!

Q. How does this program work?

A. Technically it is a lease/ purchase program. The "lender" purchases the product from us, and they

“lease” it to you. At the end of the lease you own the product free and clear. For example if you were to purchase \$1,000.00 of furniture, your minimum payment would be \$150 per month for 12months. So you would be paying a total of \$1800.00 by the end of the lease term. But if you wanted to pay off the \$1,000.00 balance within the first 90 days you would not be charged any interest or lease fees, you would only pay the \$1000.00 invoice amount, plus the \$40 down payment, nothing more! But if you wanted to pay it off after the 6th month, you would have already paid in a total of \$900.00, towards the \$1800 total lease amount, so there would still be a remaining balance of \$900. You would be able to buy out the lease contract for 65% of the remaining balance which would be ($\$900 \times 65\% = \585) \$585.00. So total you would have paid \$900 in monthly payments and a \$585 buyout for a total of \$1485.00. But again if it is paid off in the first 90 days, there will only be the amount purchased plus the \$40 down payment!