

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 \$30,000.

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 \$30,000. 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 = 5.5% 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 = 5.5% 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. ”

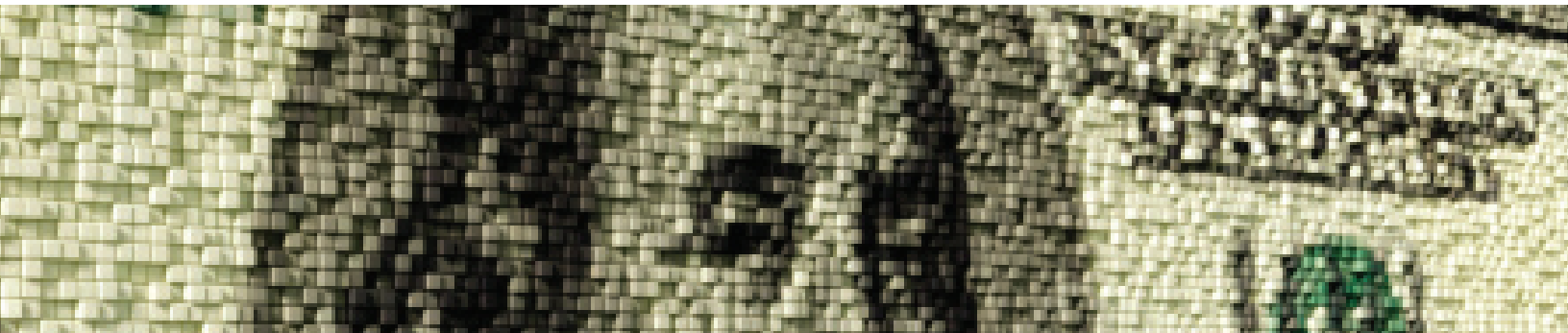
Art B, General Manager, Temple, TX

“ 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. * ROTHSCILD, WI 54474
PHONE: 855-241-0024
FAX: 715-847-4437
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

Go



PAPER LESS

Technology that works for you.

Why deal with piles of paper to close a sale when the Kwik-Sign electronic signing option from Foundation Finance can make things simpler?

Save time. With just a few clicks, you can generate completed loan documents rather than hand writing forms ... and it's only a few clicks for your customers to sign as well.

Save money. The digital documents ARE the originals, so there's nothing to mail or overnight. Any additional required documents can be faxed to complete the loan.

Reduce errors. The Kwik-Sign process makes generating accurate loan documents and obtaining required signatures simple.

Easy access. No more running back to the office or additional trips to the customer's house. Simply send digital documents by email, anywhere!

WOW your customers. Using the latest and greatest technology gives them confidence in all parts of the sale.



Kwik-Sign Electronic Signatures

Quick. Easy. Free. Cool.

create | documents



Use the Kwik-Dealer website portal to generate forms and select "Electronic Signature" as the document generation type. The only requirements are that your customers have their own email addresses and that, at the time of signing, they have Internet access.

email | documents



Digital copies of the loan documents are emailed to the applicant, the co-applicant (if any) and then the dealership for electronic signing. The process is powered by DOCUSIGN, the leader in digital signing technology, so you and your customers can be sure the process is secure, simple and legally compliant.

sign | documents



Documents may be signed from any Internet-enabled device with email access like a computer, laptop, tablet, iPad or mobile phone. Signing is as simple as adopting a digital signature style and clicking a few simple buttons. Simple prompts walk you and your customers through the easy-to-understand process.

get | paid



Once all parties have signed, digital copies of the documents are automatically emailed to the customers, the dealership and to FFC. Any remaining supporting documents may be faxed, saving you money since there are no "originals" to overnight or mail. The digitally signed copies ARE the originals.

Ready to get started? Need training? Just give us a call. With one call, FFC offers approvals for most credit levels, flexible terms and promotions and personal service. Becoming a dealer is free and easy!



Foundation Finance Co.

1.855.241.0024

foundationfinance.com

It's not just a website. It's a financing tool that works for you.

TECHNOLOGY IS ONLY USEFUL IF IT MAKES YOUR LIFE EASIER. THE KWIK-DEALER PORTAL FROM FOUNDATION FINANCE COMPANY DOES JUST THAT: IT MAKES MANAGING YOUR FINANCING PIPELINE SIMPLE.



Enter applications online from a computer or tablet.
Send and receive messages on applications.



Calculate loan payments and view promotional options.
Access handy training and reference materials.



Keep track of the status of your loans throughout the process.
View a snapshot of applications submitted, approved & funded.



Print complete, accurate paperwork with just a few clicks.
Upload documents directly to your customer's file.



Send loan documents for electronic signature.
Sign from any Internet-enabled device with email access.



**WATCH YOUR BOTTOM LINE GROW AS YOUR
FINANCING PROCESS BECOMES EASIER THAN EVER.**

Enter
Applications

Electronic
Signatures

Print
Loan Docs

Read
News & Tips

Business
Snapshot

Track
Loan Statuses

Access
Training & Reference Docs

Ready to get started? Need training? Just give us a call.
With one call, FFC offers approvals for most credit
levels, flexible terms and promotions and personal service.
Becoming a dealer is free and easy!



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1.855.241.0024



Kwik-Dealer Web Portal

Simple. Useful. Free. Cool.



HOME IMPROVEMENT FINANCING – Terms & Promotions

Rev. 05/01/14
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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.

Our top two approval tiers feature NO RISK DISCOUNTS and promotional fees that meet or beat many other lenders. If you don't use a promotion, you get paid out 100% of the amount financed.

<p>SUPERPRIME (Tier 1) <i>See page 2 for all available options</i></p>	<p><i>For your well-qualified buyers with strong credit and application factors.</i></p> <ul style="list-style-type: none"> 13.5% promotional APR* – FREE Low 1.5% payment factor on revolving loans* 1% bonus paid for signing customers on ACH Installment loan terms up to 120 mos. Great promotional plans: Offer 9.9% APR with 3 months' deferred pmt. for a 3.75% dealer fee!
<p>PRIMEPLUS (Tier 2) <i>See page 2 for all available options</i></p>	<p><i>For 100% bids where borrowers have some risk factors but are creditworthy overall.</i></p> <ul style="list-style-type: none"> 13.5% promotional APR* – FREE Low 1.5% payment factor on revolving loans* 1% bonus paid for signing customers on ACH Installment loan terms up to 120 mos. Great promotional plans: Offer 9.9% APR with 3 months' deferred pmt. for a 5.5% dealer fee!

***Must select promotional option or list reduced interest rate/reduced payment factor on contract.**

Our third approval tier features deep, competitive bids to help you close more sales by approving customers most bank or credit card lenders would decline.

<p>STANDARD (Tier 3) <i>See page 2 for all available options</i></p>	<p><i>For customers with less-than-perfect credit. Discounted bids allow approvals on loans other lenders may decline, helping you close more sales.</i></p> <ul style="list-style-type: none"> 17.99% Standard APR 2.0% payment factor on revolving 2.5% bonus paid for signing customers on ACH Installment loan terms up to 120 mos. Offer 6 months' same-as-cash for only a 2.75% dealer fee! Risk discounts vary based on credit and application factors. The total fee on a Standard deal is the risk discount + promotion discount, if any.
<p><i>Why consider discounted bids?</i></p> <p>Let us show you how discounted bids can help you reach a larger market and grow your bottom line.</p>	<p>The FFC program helps you reach more customers by offering discounted "Standard" approvals in addition to our competitive "SuperPrime" and "PrimePlus" approvals. These Standard customers would most likely be declined by bank or credit card lenders and should be viewed as income opportunities that might otherwise be lost. Because we deal with a wide variety of dealers with different business goals, we'll offer a discounted bid whenever we can and let YOU decide if it makes sense based on YOUR goals, to accept it. For example, a bid of 95% means a 5% credit risk discount will be deducted from your funding, in addition to any promotion discount, if a promotion is used. If the discount is greater than you can absorb, you can always pursue an alternate payment option with your customer. Any credit risk discount is a fee between FFC and you; it may NOT be passed on to the customer.</p>

Here are some examples of Dealer payout:

Sale Amount	\$5,000	\$5,000	\$5,000	\$5,000
Promotion Discount	No promo	No promo	6 mos. SAC (2.75% fee)	6 mos. SAC (2.75% fee)
Credit Risk Discount	None	5% (95% bid)	None	5% (95% bid)
Total Discount	None	5%	2.75%	7.75%
Dealer Payout	\$5,000	\$4,750	\$4,862.50	\$4,612.50

Remember, discounts are fees between you and FFC and may not be passed on to the borrower or collected directly.

Have questions? Give us a call at 1-855-241-0024.

Approval Level	SuperPrime (Tier 1)	
Credit Risk Discounts	None - 100% payout (less promotion fees, if any)	
Revolving Loans	1.5% payment factor* (*promotional option must be selected or 2% factor will apply) 1.5% factor may not be used unless the APR is 13.5% or lower.	
Installment Loans	Terms up to 120 mos. allowed	
Loan Size Allowed	\$1000 - \$30000	
APR	13.5%* (Free) *13.5% promotional option must be selected or standard APR of 17.99% (17.00% in AR) will apply. MI/PA Home Improvement dealers MUST select the 13.5% option.	
Customer ACH Bonus	1% (Paid on loans submitted with valid ACH information. Customer must confirm ACH during verification).	
Promotional Programs	Promotional Programs	
Same-as-Cash with Payments (SAC) <small>*3MOSAC may only be used on installment loans.</small>	Plan	Dealer Fee
	*3MOSAC (17.99% APR)	1.00%
	6MOSAC (17.99% APR)	2.75%
	12MOSAC (17.99% APR)	5.50%
	18MOSAC (17.99% APR)	10.00%
	24MOSAC (17.99% APR)	14.00%
	*3MOSAC (13.50% APR)	1.50%
	6MOSAC (13.50% APR)	3.50%
	12MOSAC (13.50% APR)	7.50%
	18MOSAC (13.50% APR)	11.00%
Same-as-Cash with Deferred Payments (DEFSAC) <small>*DEFSAC may only be used on installment loans.</small>	Plan	Dealer Fee
	3MODEFSAC (17.99% APR)	1.50%
	6MODEFSAC (17.99% APR)	4.00%
	3MODEFSAC (13.50% APR)	2.00%
	6MODEFSAC (13.50% APR)	4.50%
Deferred Pmts. Only (DEFPMT)	Plan	Dealer Fee
	3MODEFPMT (17.99% or 13.5% APR)	Free
Reduced APRs and Other Combined Plans	Plan	Dealer Fee
	11.9% APR	1.75%
	11.9% + 3MODEFPMT	1.75%
	11.9% + 6MOSAC	3.75%
	10.9% APR	2.75%
	10.9% + 3MODEFPMT	2.75%
	10.9% + 6MOSAC	4.00%
	9.9% APR	3.75%
	9.9% + 3MODEFPMT	3.75%
	9.9% + 6MOSAC	4.25%
	8.9% APR	4.75%
	8.9% + 3MODEFPMT	4.75%
	8.9% + 6MOSAC	4.75%
	7.9% APR	5.75%
	7.9% + 3MODEFPMT	5.75%
	7.9% + 6MOSAC	5.75%
	5.9% APR	10.00%
	5.9% + 3MODEFPMT	10.00%
	Note: Any option shown under PrimePlus (Tier 2) pricing Reduced APRs may also be used at the prices shown there.	

Promotion 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 in 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. The 1st payment is deferred either 3 or 6 months.

Deferred Payments Only (DEFPMT): The first payment is deferred 3 months. Interest accrues from day one and is not waived at any point during the loan.

PrimePlus (Tier 2)	
None - 100% payout (less promotion fees, if any)	
1.5% payment factor* (*promotional option must be selected or 2% factor will apply) 1.5% factor may not be used unless the APR is 13.5% or lower.	
Terms up to 120 mos. allowed	
\$1000 - \$30000	
13.5%* (Free) *13.5% promotional option must be selected or standard APR of 17.99% (17.00% in AR) will apply. MI/PA Home Improvement dealers MUST select the 13.5% option.	
1% (Paid on loans submitted with valid ACH information. Customer must confirm ACH during verification).	
Promotional Programs	
Plan	Dealer Fee
*3MOSAC (17.99% APR)	1.00%
6MOSAC (17.99% APR)	2.75%
12MOSAC (17.99% APR)	5.50%
18MOSAC (17.99% APR)	10.00%
24MOSAC (17.99% APR)	14.00%
*3MOSAC (13.50% APR)	1.50%
6MOSAC (13.50% APR)	3.50%
12MOSAC (13.50% APR)	7.50%
18MOSAC (13.50% APR)	11.00%
24MOSAC (13.50% APR)	15.00%
Plan	Dealer Fee
3MODEFSAC (17.99% APR)	1.50%
6MODEFSAC (17.99% APR)	4.00%
3MODEFSAC (13.50% APR)	2.00%
6MODEFSAC (13.50% APR)	4.50%
Plan	Dealer Fee
3MODEFPMT (17.99% or 13.5% APR)	Free
Plan	Dealer Fee
9.9% APR	5.50%
9.9% + 3MODEFPMT	5.50%
9.9% + 6MOSAC	5.50%
9.9% + 12MOSAC	7.50%
9.9% + 18MOSAC	10.50%
9.9% + 24MOSAC	14.50%
9.9% + 3MODEFSAC	6.00%
9.9% + 6MODEFSAC	6.50%
5.9% APR	12.50%
5.9% + 3MODEFPMT	12.50%

BuilderBucks Plan - SuperPrime & PrimePlus Loans: 2% Bonus

Paid - if you write a SuperPrime or PrimePlus loan at 17.99% rather than using a reduced APR, we'll give you a 2% BuilderBucks bonus for loans still on the books after 90 days (no other promotion except the 3MODEFPMT may be combined with the 17.99% to qualify for this offer). *Loans over 10 days past due will not be counted. BuilderBucks are issued in \$100 coupons and may be used toward either risk or promotion discount, not to exceed 100% payout on any deal. Maximum of 2 coupons may be used per funded loan.

Standard (Tier 3) - "Deep Buy"	
Bids vary based on credit and will show on approval. Total cost on loan is risk fee + promo fee, if any.	
2.0% payment factor	
Loan Size <\$2k = max 60 mos. Loan Size \$2001-\$10000 = max 84 mos. Loan Size \$10000+ = max 120 mos.	
\$1000 - \$30000	
17.99% *AR only: 17.00% **MI/PA Home Improvement Only: 13.50% Required (buy-down fee WILL BE charged - see fees below)	
2.5% (Paid on loans submitted with valid ACH information. Customer must confirm ACH during verification).	
Promotional Programs	
Plan	Dealer Fee
*3MOSAC (17.99% APR)	1.00%
6MOSAC (17.99% APR)	2.75%
12MOSAC (17.99% APR)	5.50%
18MOSAC (17.99% APR)	10.00%
24MOSAC (17.99% APR)	14.00%
*3MOSAC (13.50% APR)	3.50%
6MOSAC (13.50% APR)	5.50%
12MOSAC (13.50% APR)	9.00%
18MOSAC (13.50% APR)	14.00%
24MOSAC (13.50% APR)	19.00%
Plan	Dealer Fee
3MODEFSAC (17.99% APR)	1.50%
6MODEFSAC (17.99% APR)	4.00%
3MODEFSAC (13.50% APR)	6.00%
6MODEFSAC (13.50% APR)	7.00%
Plan	Dealer Fee
3MODEFPMT (17.99% APR)	Free
Plan	Dealer Fee
13.50% APR	5.50%
13.50% + 3MODEFPMT	5.50%
13.50% + 3MOSAC	3.50%
13.50% + 6MOSAC	5.50%
13.50% + 12MOSAC	9.00%
13.50% + 18MOSAC	14.00%
13.50% + 24MOSAC	19.00%
13.50% + 3MODEFSAC	6.00%
13.50% + 6MODEFSAC	7.00%
9.9% APR	9.50%
9.9% + 3MODEFPMT	9.50%
9.9% + 6MOSAC	9.50%
9.9% + 12MOSAC	11.50%
9.9% + 18MOSAC	15.50%
9.9% + 24MOSAC	19.50%
9.9% + 3MODEFSAC	10.00%
9.9% + 6MODEFSAC	11.00%
5.9% APR	15.00%
5.9% + 3MODEFPMT	15.00%
Note: Add 3% to these reduced APR combinations for Standard loans if the loan is over \$10k on a term of 96 mos. or higher.	



HOME IMPROVEMENT FINANCING

Terms & Promotions

Revised 5-1-14

Terms and promotions are subject to change at FFC's discretion. Some promotions are restricted to only installment loans or only revolving credit. Please review promotion terms carefully before offering.

SPLIT TICKETS: Split tickets / split financing between FFC and another lender is not allowed.

AR Dealers: 17.00% Max APR

MI/PA Home Imp. Dealers

13.5% Max APR. Buy-down fee will be charged on Standard Loans. 17.99% APR SAC options may NOT be used.

FL Dealers: Doc stamp fee will be deducted from all installment loans. Fee is 35 cents per \$100 funded.

QUESTIONS?

1-855-241-0024

Credit - ext. 4436

Funding - ext. 4438

foundationfinance.com