

## Dividend Dealer Fees

<b>20yr./5.99%</b>	<b>12yr./4.99</b>	<b>20yr./3.99%</b>	<b>12yr./2.99%</b>
11%	11%	21%	22%



**D I V I D E N D**

# Dividend Loan Overview

## Key Benefits and Credit Guidelines for Dividend Finance

### Maximized Benefits of Ownership

- 1<sup>st</sup> Customer Bill: EmpowerPlus/KeyBank 60 days post install
- Levelized payment with optional re-am in first 16mo
- Requires full SSN, employer name and customer ID info
- Max loan amount 50% household income

### Hassle-Free Process and Coverage

- Customer can sign docs directly on Rep's iPad (no email required)
- Signature through consolidated DocuSign package
- \$0 down, fixed interest rate, no lien on borrower's home (UCC-1 filing only)
- Fully transferable upon home sale, no pre-payment penalty

### Basic Credit Guidelines

- Soft credit check
  - TransUnion & Experian
- Stated income accepted for 9/10 of borrowers
- Primary borrower must be on title

### Rates & Warranty Information\*

- EmpowerPlus KeyBank 20yr/12yr – 5.99/4.99
- EmpowerPlus DivLev 20yr/12yr – 3.99/2.99
- Standard workmanship + manufacturers warranties
  - Johnny available for in-home support 24/7 – call anytime for help - Text if you hit voicemail

\* Additional information can be found in the Resources & Marketing tabs of your Dividend portal

## Process Overview

- |                         |                     |                                     |                          |                                  |                           |
|-------------------------|---------------------|-------------------------------------|--------------------------|----------------------------------|---------------------------|
| 1. Create New Homeowner | 2. Run Credit Check | 3. Select Loan Term & Interest Rate | 4. Enter Project Details | 5. Customer Signs Loan Agreement | 6. Loan Approved & Funded |
|-------------------------|---------------------|-------------------------------------|--------------------------|----------------------------------|---------------------------|

## Account Director – Johnny Mrlik

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