

# Smart Money™ Program for Certified™ Deck & Rail Installers

Sell Sheet


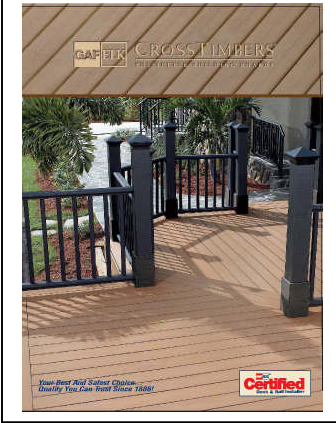
Updated: 9/09



*Quality You Can Trust Since 1886...  
From North America's Largest Roofing Manufacturer™*

## Smart Money™ Program for Certified™ Deck & Rail Installers

*Helping Generate Trust and Close More Sales...*

| <p><b>Smart Money™ is Truly a Great Closing Tool!</b></p> <p><i>Comprehensive solutions with competitive terms...</i></p> | <p><b>Special services and programs exclusively for GAF-Elk Certified Deck &amp; Rail Installers...</b></p> <ul style="list-style-type: none"> <li>• <b>Loan Amounts...</b> from \$1,000 to \$35,000</li> <li>• <b>Paperless Application...</b> still the simplest loan by-phone application <u>for the property owner</u>, including a quick credit decision</li> <li>• <b>Wide Variety of Payment Options...</b> including the very popular 90 and 180 day Same-As-Cash to meet your needs</li> </ul> <div style="text-align: right;">  </div> |                                 |                                |                                 |                                |              |        |      |              |              |         |      |              |              |         |      |              |
|---|---|---------------------------------|--------------------------------|---------------------------------|--------------------------------|--------------|--------|------|--------------|--------------|---------|------|--------------|--------------|---------|------|--------------|
| <p><b>New Payment Options - The Key To Increasing Sales...</b></p> <p><b>OFFER SAC EVERY TIME!</b></p>                    | <p><b>180 Days Same As Cash (“SAC”)...</b></p> <ul style="list-style-type: none"> <li>• <b>Great Opportunity...</b> no interest if paid in full during the Same-As-Cash period - with up to 6-month payment deferral</li> <li>• <b>Customer’s Top Choice...</b> 8 of the 10 applicants will select Same-As-Cash resulting in 400% greater usage and greater potential for a “closing” than a standard loan</li> <li>• <b>Higher Satisfaction...</b> with Same as Cash – customers will have higher approval (&gt;85% approval rate if you offer SAC to all customers)</li> </ul>  |                                 |                                |                                 |                                |              |        |      |              |              |         |      |              |              |         |      |              |
| <p><b>There’s High Demand...</b></p> <p><i>Why shouldn’t YOU be the one to offer the solution?</i></p>                    | <ul style="list-style-type: none"> <li>• <b>50% of Jobs are Financed...</b> on projects over \$5,000. Financing is used to pay for them, so why shouldn’t YOU be the one to provide it?</li> <li>• <b>Don’t Discriminate...THE BOTTOM LINE IS OFFER SAC ON EVERY PROJECT!</b></li> </ul>  |                                 |                                |                                 |                                |              |        |      |              |              |         |      |              |              |         |      |              |
| <p><b>Increase Your Profits with the NEW CrossTimbers® Decking and RailWays® Railing Presentation Folders...</b></p>      | <p>Increase your closing rates, increase your margins, AND increase your quality referrals/leads with the <b>NEW...</b> Ultimate Profit “Standard” presentation folders!!! Cost is \$14 per quantity of 50.</p> <p>These folders offer a way to <b>DIFFERENTIATE</b> yourself from the other bids by offering every customer at least 300% better upfront warranty coverage and the ability to have his/her <b>deck done now and not pay for six months!!!</b></p> <div style="text-align: right;">  </div>                                    |                                 |                                |                                 |                                |              |        |      |              |              |         |      |              |              |         |      |              |
| <p><b>Value Solution...</b></p> <p><i>Special rates for GAF-Elk Contractors!</i></p>                                      | <p><b>Same-As-Cash processing fees...</b></p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th><u>Loan Program</u></th> <th><u>Duration</u></th> <th><u>Typical Credit Card Fees</u></th> <th><u>SmartMoney Costs to You</u></th> </tr> </thead> <tbody> <tr> <td>Same-as-Cash</td> <td>90-Day</td> <td>3-5%</td> <td><b>2.45%</b></td> </tr> <tr> <td>Same-as-Cash</td> <td>180-Day</td> <td>3-5%</td> <td><b>3.80%</b></td> </tr> <tr> <td>Same-as-Cash</td> <td>365-Day</td> <td>3-5%</td> <td><b>6.50%</b></td> </tr> </tbody> </table>   | <u>Loan Program</u>             | <u>Duration</u>                | <u>Typical Credit Card Fees</u> | <u>SmartMoney Costs to You</u> | Same-as-Cash | 90-Day | 3-5% | <b>2.45%</b> | Same-as-Cash | 180-Day | 3-5% | <b>3.80%</b> | Same-as-Cash | 365-Day | 3-5% | <b>6.50%</b> |
| <u>Loan Program</u>   | <u>Duration</u>   | <u>Typical Credit Card Fees</u> | <u>SmartMoney Costs to You</u> |                                 |                                |              |        |      |              |              |         |      |              |              |         |      |              |
| Same-as-Cash  | 90-Day  | 3-5%                            | <b>2.45%</b>                   |                                 |                                |              |        |      |              |              |         |      |              |              |         |      |              |
| Same-as-Cash  | 180-Day   | 3-5%                            | <b>3.80%</b>                   |                                 |                                |              |        |      |              |              |         |      |              |              |         |      |              |
| Same-as-Cash  | 365-Day   | 3-5%                            | <b>6.50%</b>                   |                                 |                                |              |        |      |              |              |         |      |              |              |         |      |              |
| <p><b>The Math Just Makes Sense!</b></p> <p><i>Close 20% more sales...imagine the</i></p>                                 | <ul style="list-style-type: none"> <li>• <b>Fast, Guaranteed Payment...</b> no waiting on other financing to come through - saves up to a week over traditional loans. The check is made payable to both the homeowner and you, so they have to pay you!</li> <li>• <b>Increased Sales...</b> Smart Money™ helps prospective customer differentiate your company’s proposal from the rest – and buy now instead of later.</li> </ul>  |                                 |                                |                                 |                                |              |        |      |              |              |         |      |              |              |         |      |              |

**increased profit!**

- **Increase Close Rate... and therefore increase profit**
- **Increase your close rate by only 5%...**
  - Assume 50 more closes x \$5,000/job x 30% gross profit
  - Approx. Increase in Gross Profit = \$75,000
  - **Close 20% more...imagine the profit!**

**GAF-Elk Contractors See The Results...**

“We’ve found that when we offer Smart Money™, customers are more likely to upgrade or add additional products or services. That’s a real positive, as that added profit offsets the fees”.

–Mike Kearns, Kearns Brothers

“Smart Money™ allows us to offer options to homeowners that open up the conversation on method of payment...this enables us to move one step closer to a purchase decision”.

– Rob Poettner, Bordner Rfg

**A Simple 5-Step Process...**

*There’s no paperwork and administrative hassles.*

*Leave behind a Smart Money™ business card to differentiate yourself.*

**Follow these quick and easy steps with your customer...**

| Step | Action  |
|------|---|
| 1    | Present SAC to homeowner - use the certified contractor/ Smart Money™ business card, too.   |
| 2    | Direct customer to call Smart Money™ toll-free at <b>1-888-423-4030</b> to apply.   |
| 3    | Bank provides credit decision to homeowner in minutes and explains loan terms to them - asks a few simple questions: <ul style="list-style-type: none"> <li>• Name of Contractor</li> <li>• Eligible Improvement to be financed (decking, roof replacement, siding, windows, and more)</li> <li>• Final project \$ amount &amp; SAC Promotional Code (provided by you)</li> </ul> |
| 4    | Credit Decision...bank phones <u>you</u> (the contractor) with credit decision, loan type and approval number   |
| 5    | Fax invoice toll-free at 800-997-1327 and Bank will mail check (payable to homeowner and you) that afternoon or next business day. Overnight delivery is available on a pass-through basis.   |

**Great Tools...**

*To Get You Started Using the SAC Payment Option With EVERY Customer!*

- **Personalized Business Cards**...use the personalized business card with the Smart Money™ logo, EnerBank USA logo and your GAF-Elk certification to generate trust.

**Who can offer Smart Money™?**

**GAF-Elk Certified Contractors**...contact your Composite Market Specialist or the Certified Contractor Team at 1-888-532-5767, Option 3 to find out how to become eligible to offer Smart Money™.

**Still Want More Info About Smart Money™?**

To order GAF-Elk Smart Money™ business tools or to get more information on the program:

**Call...** the certified contractor team at 1-888-532-5767, Option 3.

**Online...** visit [www.contractors.gaf.com](http://www.contractors.gaf.com) to order the Smart Money business cards.