

CertifiedTM Contractor Smart MoneyTM Sell Sheet

Form

Updated: 9/09





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



Smart Money™ Program for Certified™ Contractors

Helping Generate Trust and Close More Sales...

<p>Smart Money™ is Truly a Great Closing Tool!</p> <p><i>Comprehensive solutions with competitive terms...</i></p>	<p>Special services and programs exclusively for GAF-Elk Certified™ Contractors...</p>  <ul style="list-style-type: none"> • Loan Amounts... from \$1,000 to <u>\$35,000</u> • Paperless Application... still the simplest loan- by-phone application <u>for the property owner</u>, including a quick credit decision • Wide Variety of Payment Options...including the very popular 90 and 180 day Same-As-Cash to meet your needs 																												
<p>New Payment Options - The Key To Increasing Sales...</p> <p>OFFER SAC EVERY TIME!</p>	<p>180 Days Same-As-Cash (“SAC”)...</p> <ul style="list-style-type: none"> • Great Opportunity... no interest if paid in full during the Same-As-Cash period - with up to 6-month payment deferral • Customer’s Top Choice... 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 • Higher Satisfaction... with Same-as-Cash – customers will have higher approval (>85% approval rate if you offer SAC to all customers) 																												
<p>There’s High Demand...</p> <p><i>Why shouldn’t YOU be the one to offer the solution?</i></p>	<ul style="list-style-type: none"> • 50% of Jobs are Financed... on projects over \$5,000. Financing is used to pay for them, so why shouldn’t YOU be the one to provide it? • Don’t Discriminate...THE BOTTOM LINE IS OFFER SAC ON EVERY PROJECT! 																												
<p>Increase Your Profits with the NEW Smart Money™ Presentation Folder</p> <p>What are the Costs?</p>	<p>Increase your closing rates, increase your margins, <i>AND</i> increase your quality referrals/leads with the NEW... Ultimate Profit “Standard” and “Customized” presentation folders!!! At an even deeper discount than our already low cost “Regular” proposal folders...these new folders offer a way to DIFFERENTIATE yourself from the other bids by offering every customer at least 300% better upfront warranty coverage and the ability to have his roof done now and not pay for six months!!!</p> <table border="1" data-bbox="370 1260 1534 1554"> <thead> <tr> <th></th> <th>Quantity</th> <th>Regular Proposal Folder</th> <th>The Ultimate Profit Folder</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Non-Customized Folders</td> <td>200</td> <td>\$56</td> <td>\$10</td> </tr> <tr> <td>500</td> <td>\$140</td> <td>\$25</td> </tr> <tr> <td>1000</td> <td>\$280</td> <td>\$45</td> </tr> <tr> <td rowspan="2">Customized - 4 Color Folders</td> <td>1000</td> <td>\$750</td> <td>\$300</td> </tr> <tr> <td>2000</td> <td>\$1,500</td> <td>\$500</td> </tr> <tr> <td rowspan="2">Customized - 2 Color Folders</td> <td>1000</td> <td>\$650</td> <td>\$275</td> </tr> <tr> <td>2000</td> <td>\$1,200</td> <td>\$475</td> </tr> </tbody> </table> <p><i>We dare you to find a customized proposal folder that is more cost effective than that!!!</i></p>		Quantity	Regular Proposal Folder	The Ultimate Profit Folder	Non-Customized Folders	200	\$56	\$10	500	\$140	\$25	1000	\$280	\$45	Customized - 4 Color Folders	1000	\$750	\$300	2000	\$1,500	\$500	Customized - 2 Color Folders	1000	\$650	\$275	2000	\$1,200	\$475
	Quantity	Regular Proposal Folder	The Ultimate Profit Folder																										
Non-Customized Folders	200	\$56	\$10																										
	500	\$140	\$25																										
	1000	\$280	\$45																										
Customized - 4 Color Folders	1000	\$750	\$300																										
	2000	\$1,500	\$500																										
Customized - 2 Color Folders	1000	\$650	\$275																										
	2000	\$1,200	\$475																										
<p>Value Solution...</p> <p><i>Special rates for GAF-Elk Contractors!</i></p>	<p>Same-As-Cash processing fees...</p> <table border="1" data-bbox="451 1675 1453 1890"> <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>2.45%</td> </tr> <tr> <td>Same-as-Cash</td> <td>180-Day</td> <td>3-5%</td> <td>3.80%</td> </tr> <tr> <td>Same-as-Cash</td> <td>365-Day</td> <td>3-5%</td> <td>6.50%</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%	2.45%	Same-as-Cash	180-Day	3-5%	3.80%	Same-as-Cash	365-Day	3-5%	6.50%												
<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%	2.45%																										
Same-as-Cash	180-Day	3-5%	3.80%																										
Same-as-Cash	365-Day	3-5%	6.50%																										
<p>The Math Just Makes Sense!</p>	<ul style="list-style-type: none"> • Fast, Guaranteed Payment... 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! 																												

<p>Close 20% more sales...imagine the increased profit!</p>	<ul style="list-style-type: none"> • Increased Sales...Smart Money™ helps prospective customer differentiate your company's proposal from the rest – and buy now instead of later. • Increase Close Rate... and therefore increase profit • Increase your close rate by only 5%... <ul style="list-style-type: none"> • Assume 50 more closes x \$5,000/job x 30% gross profit • Approx. Increase in Gross Profit = <u>\$75,000</u> • Close 20% more...imagine the profit! 												
<p>GAF-Elk Contractors See The Results...</p>	<p>"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".</p> <p style="text-align: right;"><i>–Mike Kearns, Kearns Brothers Roofing</i></p> <p>"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".</p> <p style="text-align: right;"><i>– Rob Poettner, Bordner Roofing</i></p>												
<p>A Simple 5-Step Process...</p> <p><i>There's no paperwork and administrative hassles.</i></p> <p><i>Leave behind a Smart Money™ business card to differentiate yourself.</i></p>	<p>Follow these quick and easy steps with your customer...</p> <table border="1" data-bbox="370 667 1502 1213"> <thead> <tr> <th>Step</th> <th>Action</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Present SAC to homeowner - use the certified contractor/ Smart Money™ business card, too.</td> </tr> <tr> <td>2</td> <td>Direct customer to call Smart Money™ toll-free at 1-888-423-4030 to apply.</td> </tr> <tr> <td>3</td> <td>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"> • Name of Contractor • Eligible improvement to be financed (roof replacement, siding, windows, etc) • Final project \$ amount & SAC Promotional Code (provided by you) </td> </tr> <tr> <td>4</td> <td>Credit Decision...bank phones <u>you</u> (the contractor) with credit decision, loan type and approval number</td> </tr> <tr> <td>5</td> <td>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.</td> </tr> </tbody> </table>	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 1-888-423-4030 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"> • Name of Contractor • Eligible improvement to be financed (roof replacement, siding, windows, etc) • Final project \$ amount & SAC Promotional Code (provided by you) 	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.
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 1-888-423-4030 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"> • Name of Contractor • Eligible improvement to be financed (roof replacement, siding, windows, etc) • Final project \$ amount & SAC Promotional Code (provided by you) 												
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.												
<p>Great Tools...</p> <p><i>To Get You Started Using the SAC Payment Option With EVERY Customer!</i></p>	<ul style="list-style-type: none"> • Personalized Business Cards...use the personalized business card with the Smart Money™ logo, EnerBank USA logo and your GAF-Elk certification to generate trust. <div data-bbox="928 1234 1432 1495" style="border: 1px solid black; padding: 5px;">  </div>												
<p>Who can offer Smart Money™?</p>	<p>GAF-Elk Certified™ Contractors...contact your Territory Manager or the Certified Contractor Team at 1-888-532-5767, Option 3 to find out how to become eligible to offer Smart Money™.</p>												
<p>Still Want More Info About Smart Money™?</p>	<p>To order GAF-Elk Smart Money™ business tools or to get more information on the program:</p> <p>Call... the Certified Contractor Team at 1-888-532-5767, Option 3.</p> <p>Online...visit www.contractors.gaf.com to order the Smart Money™ CD or business cards.</p>												

Note: Offer not available to Authorized Installer