

GAF Smart Money™ Financing Program

Information Sheet

Updated: 6/09



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



GAF Smart Money™ Financing Program

Generating Trust and Closing More Sales...

<p>Terrific Financing Program...</p> <p><i>Comprehensive solutions with competitive terms-</i></p> <p><i>Only for GAF Certified Contractors!</i></p>	<p>Special services and rates exclusively for GAF Certified Contractors...</p> <ul style="list-style-type: none"> • Loan Amounts... from \$1,000 up to \$25,000 • Repayment Terms... from 1 to 10 years • Interest Rates... Competitive fixed rates- (start at 9% vs. credit card avg. of 12.9%) • Paperless Application... loan-by-phone application <u>for the property owner</u>, including credit decision • Variety of Products... "Same As Cash" 180 days, 365-Day Deferred First Payment ("DFP") Loan, First Pay 30 Day ("FP-30") Loan 								
<p>The Key To Financing...</p> <p><i>Find the RIGHT solution for your customer...</i></p> <p><i>and Offer Financing EVERY TIME!</i></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 the "Same as Cash" program – customers will have higher approval (85% approval rate if you offer program 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... financing is NOT just for the middle class. It can also serve as a good investment opportunity for upper income home owners • The Bottom Line... OFFER FINANCING ON EVERY PROJECT! 								
<p>Value Solution...</p> <p><i>Special rates exclusively for GAF contractors!</i></p>	<p>Save money on processing fees...</p> <table border="1" data-bbox="553 1192 1446 1381"> <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>180-Day</td> <td>3-5%</td> <td>2.50%</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	180-Day	3-5%	2.50%
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Same-as-Cash	180-Day	3-5%	2.50%						
<p>The Math just Makes Sense!</p> <p><i>Close 20% more sales...imagine the increased profit!</i></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 and check is endorsed to you so the homeowner has to pay you! • Increased Sales... finance program helps prospective customer differentiate your company's proposal from the rest – and buy now instead of later • Increase Close Rate... and therefore increase profit <ul style="list-style-type: none"> • Increase your close rate by only 5%... • 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! 								

GAF Contractors See the Results...

“We’ve found out that when we offer Smart Money financing, 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

“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

Processing Loans... In 5 Simple Steps

And leave behind a Smart Money™ business card to differentiate yourself.

Follow these simple steps to process financing for your customer...

Step	Action
1	Present the loan option(s) to homeowner - use the certified contractor/ Smart Money business card, too
2	Direct customer to call Smart Money Finance toll free at 1-866-341-4200 to apply
3	Bank explains loan terms to homeowner - asks a few simple questions: <ul style="list-style-type: none"> • Name of Contractor • Eligible Expense 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, approval number
5	Present property owner with finance package and firm up the offer

Great Tools...

To get you started using the finance option with EVERY customer!

- **GAF Smart Money™ CD...** concise 15 minute CD gives you inside tips on how to succeed using financing packages and how this offering will increase your business
- **Personalized Business Cards...** use the personalized business card with the Smart Money™ logo, EnerBankUSA logos and your GAF certification to generate trust



Who can offer Smart Money™ Financing?

- **GAF Certified Contractor’s...**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™ financing

Still want more info about Smart Money™ Financing?

To order GAF 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 to order the SmartMoney CD or business cards