

Master Elite™ Contractor Smart Money™ Sell Sheet

Form

Updated: 9/09




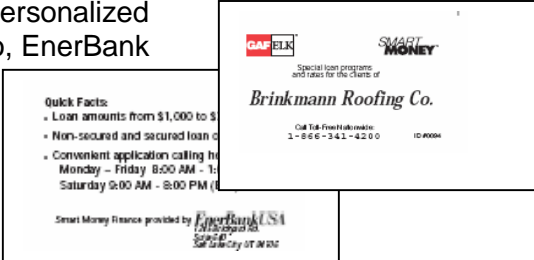
*Quality You Can Trust Since 1886...
From North America's Largest Roofing Manufacturer™*



Smart Money™ Program for Master Elite™ Contractors

Helping Contractors Generate Trust and Close More Sales...

<p>Smart Money™ is Truly a Great Closing Tool</p>	<p>Special programs and services exclusively for GAF-Elk Master Elite™ Contractors...</p> <ul style="list-style-type: none"> Loan Amounts... from \$1,000 to \$45,000 Paperless Application... still the simplest loan-by-phone application for the homeowner, including a quick credit decision Wide Variety of Payment Options... including the very popular 90,180, and 365 day Same-As-Cash to meet your needs Comprehensive Solutions with Competitive Terms <div style="text-align: right; margin-top: 10px;">  </div>																												
<p>The Key To Increasing Sales...</p> <p>OFFER Same-As-Cash 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”: 400% greater usage and higher 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) High Demand - 50% of Jobs are Financed... on projects over \$5,000 financing is used to pay - they borrow elsewhere (if not through you) The Bottom Line... OFFER SAC ON EVERY PROJECT! 																												
<p>Improve Your Cash Flow!</p> <p><i>Get Money Up Front with “SAC” Flex Loan Payment Options!</i></p>	<p>New 180 or 365 SAC Flex Loans... will help your cash flow!</p> <ul style="list-style-type: none"> Loan Amounts... from \$7,500 up to \$45,000 qualify Two disbursement checks... an initial advance plus a final payment * Maximum 1st advance amount: 50% * Minimum 1st advance amount: \$1,000 Payment Deferral Period begins after the “advance check” clears bank... still no interest if paid in full before the “SAC” date 																												
<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, AND 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" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #cccccc;"> <th style="width: 50%;"></th> <th style="width: 15%;">Quantity</th> <th style="width: 15%;">Regular Proposal Folder</th> <th style="width: 15%;">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 style="text-align: center; margin-top: 10px;"><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
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<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. The check is made payable to both the homeowner and you, so the homeowner has to pay you! • 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"> - 50 more closes x \$5,000/job x 30% gross profit - Approx. Increase in Gross Profit = <u>\$75,000</u> 												
<p>GAF-Elk Contractors See The Results...</p>	<p>"We've found out 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>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="354 642 1529 1098"> <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.</td> </tr> <tr> <td>2</td> <td>Direct customer to call Smart Money™ toll- free at 1-866-341-4200 to apply.</td> </tr> <tr> <td>3</td> <td>Bank provides credit decision in minutes and explains loan terms to homeowner - 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 and the SAC Promotional Code (provided by you) </td> </tr> <tr> <td>4</td> <td>Credit Decision...bank also 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.	2	Direct customer to call Smart Money™ toll- free at 1-866-341-4200 to apply.	3	Bank provides credit decision in minutes and explains loan terms to homeowner - 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 and the SAC Promotional Code (provided by you) 	4	Credit Decision...bank also 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.
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<p>Great Tools...</p> <p><i>To Get You Started Using the SAC Payment Option With EVERY Customer!</i></p>	<p>Personalized Business Cards... use the personalized business card with the Smart Money™ logo, EnerBank USA logo and your GAF-Elk certification to generate trust.</p> <div data-bbox="917 1161 1448 1419" style="border: 1px solid black; padding: 5px;">  <p>Quick Facts:</p> <ul style="list-style-type: none"> • Loan amounts from \$1,000 to \$5,000 • Non-secured and secured loan options • Convenient application calling toll-free <p>Monday – Friday 8:00 AM - 1:00 PM Saturday 9:00 AM - 2:00 PM</p> <p>Smart Money Finance provided by EnerBank USA</p> </div>												
<p>Who Can Offer Smart Money™?</p>	<p>GAF-Elk Master Elite™ 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>Want More Info About Smart Money™?</p>	<p>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 to order the Smart Money™ CD or business cards.</p>												

Note: Offer not available to Authorized Installer