

Smart Money
Loan Fees for Master Elite
and Certified Contractors

Information Sheet

Updated 8/10



Your Best and Safest Choice™ ...
Quality You Can Trust Since 1886!



“Information for GAF-Elk Master Elite™ and Certified™
Contractors...Designed to help you build your business and avoid hassles”

LOAN FEES FOR **MASTER ELITE™** CONTRACTORS ENROLLED IN SMART MONEY

For Loans Approved between August 1 – August 31, 2010*

Program	90 Day Program		180 Day Program		365 Day Program		18 Month Program	
	Fee	Code	Fee	Code	Fee	Code	Fee	Code
Deferred First Payment (DFP)	0.50%	GAF899	0.75%	GAF117	1.00%	GAF623	N/A	N/A
Same As Cash (SAC)	2.00%	GAF252	3.10%	GAF376	5.55%	GAF722	9.30%	GAF548
Same As Cash Flex Loan (SAC-Flex)	N/A	N/A	3.10%	GAF983	5.55%	GAF965	9.30%	GAF972

**Rates are provided by Enerbank USA. GAF Materials Corporation is not responsible for any errors in rates. Rates are subject to change at any time. Please verify rates with Enerbank USA.*

LOAN FEES FOR **CERTIFIED™** CONTRACTORS ENROLLED IN SMART MONEY

For Loans Approved between August 1 – August 31, 2010*

Program	90 Day Program		180 Day Program		365 Day Program		18 Month Program	
	Fee	Code	Fee	Code	Fee	Code	Fee	Code
Deferred First Payment (DFP)	N/A	N/A	0.75%	GLK762	1.00%	GLK438	N/A	N/A
Same As Cash (SAC)	2.00%	GLK374	3.10%	GLK529	5.55%	GLK755	N/A	N/A

**Rates are provided by Enerbank USA. GAF Materials Corporation is not responsible for any errors in rates. Rates are subject to change at any time. Please verify rates with Enerbank USA.*

Not Enrolled in the Smart Money Program? Enrollment is EASY...

- Step 1:** Go to Certified Contractor Zone (www.contractors.gaf.com)
- Step 2:** Select Download Center, print and complete enrollment form and return with an **original voided check**.
- Step 3:** Send all documents to Attn: CCP Dept, Building 11-1, GAF-Elk, 1361 Alps Rd. Wayne, NJ 07470.
- Step 4:** Complete training

Don't forget to ask for the **Exclusive Smart Money Same As Cash tools!**