

Smart Money
Contractor Participation Commitment
Information Sheet

Updated 9/09



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

GAF-ELK Smart Money™ Contractor Participation Commitment

Company: _____ Date: _____

Owner's Name: _____ Signature: _____

You met with your EnerBank USA relationship manager to:

1. Calculate your company's **Golden Opportunity**—the realistic increase in annual sales attributable to *Smart Money*™ and corresponding monthly Same-As-Cash ("SAC") loan application volume necessary to drive this significant increase in sales.
 2. Discuss that you must deliver acceptable results—a loan approval rate of 80% or more and quality loan applications—to remain active in the program.
 3. Discuss how to achieve #1 & #2. It's simple and within your control. Make a commitment to 100% presentation of SAC to all customers everyday—the **Golden Rule**—and implement other related best practices to increase your sales and grow your business.
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Golden Opportunity Calculator

- ✓ What are your annual sales for home improvement projects? \$ _____
 - ✓ How many proposals do you submit to your prospective residential customers each month? _____
 - ✓ What is your company's new annual sales goal? \$ _____
 - Calculate the increase in Annual Sales (from 33% to 67%).
 - Current Annual Sales X 1.33 = \$ _____
 - Current Annual Sales X 1.67 = \$ _____
 - ✓ How many SAC loan applications per month are necessary to drive this significant increase in sales? _____
 - Calculate the # of SAC Loan Applications/Month (Equals 50% of proposals).
 - # of Proposals/Month X 50% = _____
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Participation & Success Depends on Your Commitment to Best Practices

(Check "✓")

- Yes No Make 100% presentation of SAC to every customer—the **Golden Rule**—an important part of your company's sales and marketing strategy, and sales process.
- Yes No Understand that in order to achieve your **Golden Opportunity** and remain active in **Smart Money**™ by delivering acceptable results, every sales rep needs to mention SAC on every sales call immediately after training and everyday.
- Yes No Understand that all schedulers need to mention SAC on every telephone call when they set-up sales appointments.
- Yes No Meet with your assigned EnerBank USA relationship manager on a weekly basis to discuss sales results down to the sales rep level.
- Yes No Use this program as your primary finance program and not send applications that have already been sent to another lender.
- Yes No Factor all or part of SAC dealer fees into general overhead on all jobs rather than "ding" or penalize your sales reps for mentioning SAC.
- Yes No Provide a testimonial about using the program and resulting sales success.

Please fax to Ann Starley, EnerBank USA, at 866-289-0036.

EnerBankUSA