



# SUNLIGHT FINANCIAL

Home Improvement Product Offerings

Oct 03, 2019

\*Promotional pricing 7/1-2/15

## Deferred Interest Options with Payment<sup>1</sup>

Plan #	Description	Estimated payment factor <sup>2</sup>	Dealer Fee	Min / Max Loan Size
1200	12 Mth Deferred Interest Fixed APR of 21.99% for 60 mth	1.00% / 3.36%	4.75%	\$2,500 / \$50,000
1800	18 Mth Deferred Interest Fixed APR of 21.99% for 60 mth	1.00% / 3.73%	7.50%	\$2,500 / \$50,000
2400	24 Mth Deferred Interest Fixed APR of 21.99% for 60 mth	1.00% / 4.20%	11.00%	\$2,500 / \$50,000

## Deferred Interest Options without Payment<sup>1</sup>

Plan #	Description	Estimated payment factor <sup>2</sup>	Dealer Fee	Min / Max Loan Size
2060	6 Mth Deferred Interest No Payment Fixed APR of 21.99% for 60 mth	0.00%/3.22%	5.00%	\$2,500 / \$50,000
2120	12 Mth Deferred Interest No Payment Fixed APR of 21.99% for 60 mth	0.00%/3.79%	6.25%	\$2,500 / \$50,000

## Equal Pay

Plan #	Description	Estimated payment factor <sup>2</sup>	Dealer Fee	Min / Max Loan Size
0360	0% Fixed APR for 36 mth	2.78%	12.50%	\$2,500 / \$50,000
0480	0% Fixed APR for 48 mth	2.08%	14.00%	\$2,500 / \$50,000
0600	0% Fixed APR for 60 mth	1.67%	15.25%	\$2,500 / \$50,000

## Standard Installment Loan

Plan #	Description	Estimated payment factor	Dealer Fee	Min / Max Loan Size
36000	Fixed APR of 3.99% for 60 months	1.84%	9.75%	\$2,500 / \$50,000
46000	Fixed APR of 4.99% for 60 months	1.89%	8.50%	\$2,500 / \$50,000
56000	Fixed APR of 5.99% for 60 months	1.93%	7.25%	\$2,500 / \$50,000
66000	Fixed APR of 6.99% for 60 months	1.98%	5.75%	\$2,500 / \$50,000
86000	Fixed APR of 8.99% for 60 months	2.08%	4.00%	\$2,500 / \$50,000
96000	Fixed APR of 9.99% for 60 months	2.12%	0%*	\$2,500 / \$50,000
31200	Fixed APR of 3.99% for 120 months	1.01%	13.00%	\$5,000 / \$50,000
41200	Fixed APR of 4.99% for 120 months	1.06%	11.00%	\$5,000 / \$50,000
51200	Fixed APR of 5.99% for 120 months	1.11%	9.00%	\$5,000 / \$50,000
61200	Fixed APR of 6.99% for 120 months	1.16%	6.00%	\$5,000 / \$50,000
81200	Fixed APR of 8.99% for 120 months	1.27%	4.15%	\$5,000 / \$50,000
91200	Fixed APR of 9.99% for 120 months	1.32%	0%*	\$5,000 / \$50,000
31440	Fixed APR of 3.99% for 144 months	0.88%	14.00%	\$7,500 / \$50,000
41440	Fixed APR of 4.99% for 144 months	0.92%	11.75%	\$7,500 / \$50,000
51440	Fixed APR of 5.99% for 144 months	0.98%	9.75%	\$7,500 / \$50,000
61440	Fixed APR of 6.99% for 144 months	1.03%	7.50%	\$7,500 / \$50,000
81440	Fixed APR of 8.99% for 144 months	1.14%	4.35%	\$7,500 / \$50,000
91440	Fixed APR of 9.99% for 144 months	1.19%	0%*	\$7,500 / \$50,000

## Standard Installment Loan + 12 Month Deferred Interest<sup>1</sup>

Plan #	Description	Estimated payment factor <sup>2</sup>	Dealer Fee	Min / Max Loan Size
66012	12 Mth Deferred Interest Fixed APR of 6.99% for 60 mth	1.00% / 2.26%	10.75%	\$2,500 / \$50,000
86012	12 Mth Deferred Interest Fixed APR of 8.99% for 60 mth	1.00% / 2.40%	9.00%	\$2,500 / \$50,000
96012	12 Mth Deferred Interest Fixed APR of 9.99% for 60 mth	1.00% / 2.46%	7.10%	\$2,500 / \$50,000
61212	12 Mth Deferred Interest Fixed APR of 6.99% for 120 mth	1.00% / 1.18%	11.00%	\$5,000 / \$50,000
81212	12 Mth Deferred Interest Fixed APR of 8.99% for 120 mth	1.00% / 1.30%	9.15%	\$5,000 / \$50,000
91212	12 Mth Deferred Interest Fixed APR of 9.99% for 120 mth	1.00% / 1.36%	7.50%	\$5,000 / \$50,000
61412	12 Mth Deferred Interest Fixed APR of 6.99% for 144 mth	1.00% / 1.03%	12.50%	\$7,500 / \$50,000
81412	12 Mth Deferred Interest Fixed APR of 8.99% for 144 mth	1.00% / 1.15%	9.35%	\$7,500 / \$50,000
91412	12 Mth Deferred Interest Fixed APR of 9.99% for 144 mth	1.00% / 1.21%	7.65%	\$7,500 / \$50,000

<sup>1</sup> Interest accrues at disclosed interest rate during the promotional period, however, is not owed if principal is paid off prior to end of promotional period.

<sup>2</sup> Where payment factor is displayed as a range, the first value reflects the promo period factor and the second reflects the post-promo period factor.

Not all products are available in all states. Please contact your business development representative to understand which products are available in specific states.

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