



SUNLIGHT FINANCIAL

Home Improvement Product Offerings

Effective Date: April 01 2021

Deferred Interest Options with Payment ¹

APR	Promo / Tenor	Interest Type	Min / Max Loan Size	Estimated Payment Factor ²	Standard Dealer Fee
21.99%	12 month / 5 year	12 Mth Deferred Interest Fixed APR of 21.99%	\$2,500 / \$100,000		
	18 month / 5 year	18 Mth Deferred Interest Fixed APR of 21.99%	\$2,500 / \$100,000		
	24 month / 5 year	24 Mth Deferred Interest Fixed APR of 21.99%	\$2,500 / \$100,000		

Deferred Interest Options without Payment ¹

APR	Promo / Tenor	Interest Type	Min / Max Loan Size	Estimated Payment Factor ²	Standard Dealer Fee
21.99%	6 month / 5 year	6 Mth Deferred Interest No Payment Fixed APR for 60 mth	\$2,500 / \$100,000		
	12 month / 5 year	12 Mth Deferred Interest No Payment Fixed APR 60 mth	\$2,500 / \$100,000		
	18 month / 5 year	18 Mth Deferred Interest No Payment Fixed APR 60 mth	\$2,500 / \$100,000		
9.99%	6 month / 5 year	6 Mth Deferred Interest No Payment Fixed APR for 60 mth	\$2,500 / \$100,000		
	6 month / 10 year	6 Mth Deferred Interest No Payment Fixed APR for 120 mth	\$3,500 / \$100,000		
	12 month / 5 year	12 Mth Deferred Interest No Payment Fixed APR for 60 mth	\$2,500 / \$100,000		
6.99%	12 month / 10 year	12 Mth Deferred Interest No Payment Fixed APR 120 mth	\$3,500 / \$100,000		
	3 month / 5 year	3 Mth Deferred Interest No Payment Fixed APR for 60 mth	\$2,500 / \$100,000		
	3 month / 10 year	3 Mth Deferred Interest No Payment Fixed APR for 120 mth	\$3,500 / \$100,000		
	12 month / 5 year	12 Mth Deferred Interest No Payment Fixed APR 60 mth	\$2,500 / \$100,000		
	12 month / 10 year	12 Mth Deferred Interest No Payment Fixed APR for 120 mth	\$3,500 / \$100,000		

Standard Installment Loan and Equal Pay

APR	Tenor	Interest Type	Min / Max Loan Size	Estimated Payment Factor ²	Standard Dealer Fee
0.00%	3 year	Equal payments no interest	\$2,500 / \$100,000		
	4 year	Equal payments no interest	\$2,500 / \$100,000		
	5 year	Equal payments no interest	\$2,500 / \$100,000		
3.99%	5 year	Fixed APR for 60 mth	\$2,500 / \$100,000		
	10 year	Fixed APR for 120 mth	\$3,500 / \$100,000		
	12 year	Fixed APR for 144 mth	\$7,500 / \$100,000		
	15 year	Fixed APR for 180 mth	\$10,000 / \$100,000		
6.99%	5 year	Fixed APR for 60 mth	\$2,500 / \$100,000		
	10 year	Fixed APR for 120 mth	\$3,500 / \$100,000		
	12 year	Fixed APR for 144 mth	\$7,500 / \$100,000		
9.99%	15 year	Fixed APR for 180 mth	\$10,000 / \$100,000		
	5 year	Fixed APR for 60 mth	\$2,500 / \$100,000		
	10 year	Fixed APR for 120 mth	\$3,500 / \$100,000		
	12 year	Fixed APR for 144 mth	\$7,500 / \$100,000		
	15 year	Fixed APR for 180 mth	\$10,000 / \$100,000		

¹ 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.

² 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.

Products with an APR greater than 10.00% have a minimum loan size of \$10,000 in the state of New Hampshire.

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

Rates subject to change. Version 031821

Under the ECOA, it is unlawful for a Partner to discriminate on a prohibited basis in any aspect of a Loan or other credit transaction. No Partner can discriminate against any Loan Applicant, any Borrower or any Person associated with a Loan Applicant or a Borrower based on (a) a prohibited basis, i.e., race, color, religion, national origin, sex, marital status, age, or income or any other ECOA or state law protected features, (b) where the applicable real property is located, (c) characteristics of the neighborhood or other area where the Project will be completed. It is also prohibited to discriminate against any applicant based on whether all or part of said applicant's income derives from any public assistance program, or because applicant has in good faith exercised any right under the Consumer Credit Protection Act. Sunlight will not tolerate any practices by any Partner that amount to overt discrimination, disparate treatment or disparate impact. Any breach by a Partner of the foregoing shall constitute grounds for the immediate termination or suspension of the Program Agreement or the immediate exercise by Sunlight of any other remedies that may be available. All capitalized terms that are used but not defined herein shall have the meanings ascribed thereto in the Program Agreement.

This document and the information contained herein are strictly confidential and shall not be shared with any other person or entity without the express written consent of Sunlight Financial LLC.