

STANDARD INSTALLMENT LOANS

STANDARD INSTALLMENT PRODUCTS				
PLAN #	CREDIT GRADE	RATE	PAYMENT FACTOR (15 yrs)	CONTRACTOR FEE
C1017	GRADE A	9.95%	1.07%	0%
	GRADE B	10.95%	1.13%	0%
	GRADE C	12.95%	1.26%	0%
	GRADE D	14.95%	1.40%	0%
	GRADE E	15.95% - 17.95%	1.47% - 1.61%	0%
C9005	GRADE F (OPTIONAL)	15.95% - 19.95%	1.67% - 1.93%*	9.95%

Watercress Financial offers a variety of products, with repayment terms up to 15 years.

Products Include:

- Standard Installment (with buydown options)
- No Interest / No Payment
- No Interest with Principal Payment
- Equal Pay

1PT BUYDOWN PRODUCTS				
PLAN #	CREDIT GRADE	RATE	PAYMENT FACTOR (15 yrs)	CONTRACTOR FEE
C3027	GRADE A	8.95%	1.01%	4%
	GRADE B	9.95%	1.07%	4%
	GRADE C	11.95%	1.20%	4%
	GRADE D	13.95%	1.33%	4%
	GRADE E	14.95% - 16.95%	1.40% - 1.54%	4%
C9005	GRADE F (OPTIONAL)	15.95% - 19.95%	1.67% - 1.93%*	9.95%

2PT BUYDOWN PRODUCTS				
PLAN #	CREDIT GRADE	RATE	PAYMENT FACTOR (15 yrs)	CONTRACTOR FEE
C3028	GRADE A	7.95%	.95%	8%
	GRADE B	8.95%	1.01%	8%
	GRADE C	10.95%	1.13%	8%
	GRADE D	12.95%	1.26%	8%
	GRADE E	13.95% - 15.95%	1.33% - 1.47%	8%
C9005	GRADE F (OPTIONAL)	15.95% - 19.95%	1.67% - 1.93%*	9.95%

Grade F Pricing is optional. Contractors must choose to opt-in if they wish to offer to applicants.
* The C9005 product has a **max term of 10 years** (the payment factor reflects this).

All rates subject to change.

NO INTEREST / NO PAYMENT LOANS*

NO INTEREST / NO PAYMENT DEFERRED INTEREST PRODUCTS					
PLAN #	CREDIT GRADE	RATE	PAYMENT FACTOR (15 yrs)	CONTRACTOR FEE	
C6026 2-MONTH	GRADE A	9.95%	1.09%	0%	
	GRADE B	10.95%	1.15%	0%	
	GRADE C	13.95%	1.36%	0%	
	GRADE D	15.95%	1.50%	0%	
	GRADE E	15.95% - 17.95%	1.50% - 1.65%	0%	
	GRADE F (OPTIONAL)	PLAN #C9005 STANDARD INSTALLMENT LOAN AVAILABLE			
C6027 3-MONTH	GRADE A	10.95%	1.16%	2.75%	
	GRADE B	11.95%	1.23%	2.75%	
	GRADE C	14.95%	1.45%	2.75%	
	GRADE D	15.95%	1.52%	2.75%	
	GRADE E	15.95% - 17.95%	1.52% - 1.68%	2.75%	
	GRADE F (OPTIONAL)	PLAN #C9005 STANDARD INSTALLMENT LOAN AVAILABLE			
C6028 6-MONTH	GRADE A	14.95%	1.49%	4%	
	GRADE B	14.95%	1.49%	4%	
	GRADE C	14.95%	1.49%	4%	
	GRADE D - E	PLAN #C6026 2-MONTH NO/NO LOAN AVAILABLE			
	GRADE F (OPTIONAL)	PLAN #C9005 STANDARD INSTALLMENT LOAN AVAILABLE			
C6029 12-MONTH	GRADE A	14.95%	1.57%	6%	
	GRADE B	14.95%	1.57%	6%	
	GRADE C	14.95%	1.57%	6%	
	GRADE D - E	PLAN #C6026 2-MONTH NO/NO LOAN AVAILABLE			
	GRADE F (OPTIONAL)	PLAN #C9005 STANDARD INSTALLMENT LOAN AVAILABLE			

Contractor option for seamless counter-offer to Grade F Standard Installment product and pricing.

If the applicant falls into Grade D or E when applying for the 6 or 12-month Promo product, they can be offered the 2-month Promo product as a counteroffer.
(The 2-month pricing for consumers and contractors would apply.)

*All No Interest/No Payment plans will have retroactive interest which starts accruing on day one of the loan. To avoid paying accrued interest, the balance must be paid in full before the promotional period end date.

Questions?

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NO INTEREST WITH PAYMENT LOANS*

0% INTRODUCTORY RATE WITH PAYMENT PRODUCTS				
PLAN #	CREDIT GRADE	RATE	PAYMENT FACTOR (15 yrs)	CONTRACTOR FEE
C8046 3-MONTH	GRADE A	11.95%	1.16%	1.75%
	GRADE B	12.95%	1.22%	1.75%
	GRADE C	13.95%	1.28%	1.75%
	GRADE D	15.95%	1.41%	1.75%
	GRADE E	15.95% - 17.95%	1.41% - 1.54%	1.75%
	GRADE F (OPTIONAL)	PLAN #C9005 STANDARD INSTALLMENT LOAN AVAILABLE		
C8047 6-MONTH	GRADE A	12.95%	1.19%	3.5%
	GRADE B	13.95%	1.24%	3.5%
	GRADE C	14.95%	1.30%	3.5%
	GRADE D - E	PLAN #C8046 3-MONTH 0% PROMO AVAILABLE		
	GRADE F (OPTIONAL)	PLAN #C9005 STANDARD INSTALLMENT LOAN AVAILABLE		
C8048 12-MONTH	GRADE A	13.95%	1.17%	5.5%
	GRADE B	14.95%	1.22%	5.5%
	GRADE C	15.95%	1.27%	5.5%
	GRADE D - E	PLAN #C8046 3-MONTH 0% PROMO AVAILABLE		
	GRADE F (OPTIONAL)	PLAN #C9005 STANDARD INSTALLMENT LOAN AVAILABLE		

Contractor option for seamless counteroffer to Grade F Standard Installment product and pricing.

If the customer falls into Grade D or E when applying for the 6 or 12-month Promo product, they can be offered the 3-month Promo product as a counteroffer. (The 3-month pricing for consumers and contractors would apply.)

*No retroactive interest billed on any No Interest With Payment loans. Interest will only begin to accrue after the expiration of the promotional period.

EQUAL PAYMENT LOANS

EQUAL PAY PRODUCTS							
PLAN #	CREDIT GRADE	PAYMENT FACTOR (1 yr)	CONTRACTOR FEE	PLAN #	CREDIT GRADE	PAYMENT FACTOR (2 yrs)	CONTRACTOR FEE
7035 12-MONTHS	Minimum Credit Score of 690	8.33%	10%	7036 24-MONTHS	Minimum Credit Score of 690	4.17%	14%

Minimum loan size: AL \$1.5k, GA \$3k, all other states \$1k.
 Some rate maximums may be lower in certain states based on state lending requirements.

All rates subject to change.

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