



# Home Improvement Financing



## How Our Offerings Work for You

- ✓ 100% Financing, No Money Down
- ✓ Apply in Minutes - Fully Digital
- ✓ Decisions Made Instantly
- ✓ No Early Payment Penalty On Any Loans
- ✓ Borrow up to \$55,000

We work with Momnt\* to offer our customers financing that's simple, fast, and affordable so you can pay for your home project over time.

Promotional financing provides offers that cater to your needs, and allows you to keep more money in your pocket today.

### ● Simple Application

Simple digital application with instant decisioning

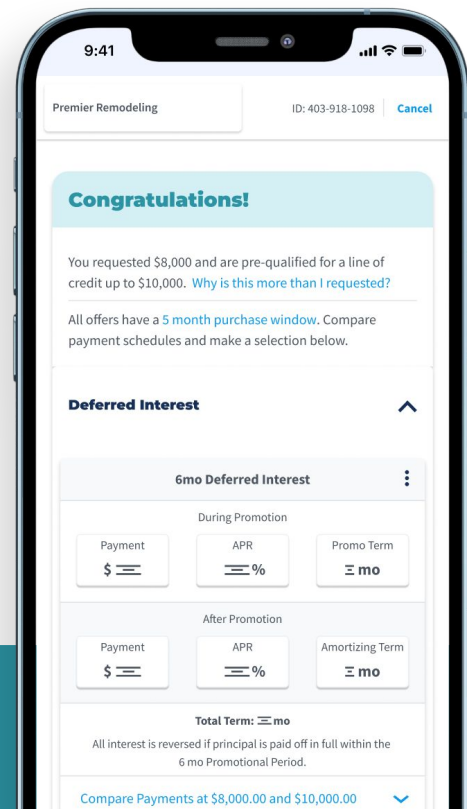
### ● Soft Credit Pull

Shop offers without affecting your credit score

### ● Purchase Window

5-Month Purchase Window to Spend On Your Loan

Contact us today to get started



Momnt Technologies, Inc. arranges consumer loans used to purchase goods and services from its participating merchant businesses. All loans are originated by participating financial institutions. See a list of financial institutions at [momnt.com/lending-partners](https://momnt.com/lending-partners). Version M3



Approved Provider



# How To Get Started



## Request Application

Ask us for a link to the loan application. This can be sent to you via SMS or email.



## Submit App & View Offers

Submit a short online loan application, and shop financing offers worry-free.



## Pay For Your Project

With instant decisions and funding, you can pay quickly and easily.

## Frequently Asked Questions

### Why should I use Momnt?

Momnt offers multiple promotional financing options that can address your budgetary needs. Instead of paying cash, keep more money in your pocket and get interest rates that are typically much lower than a credit card.

### Where can I use my loan?

Your loan is only valid to pay for products and services offered through the merchant you applied with.

### How do I pay my contractor?

Your contractor will request payments by sending an SMS message to the number you provide in your application. This message will include information on how to accept or reject payments. Once you accept a payment, your loan balance will increase by the amount of the payment.

### When are my payments due?

Your first payment will be due no fewer than 30 days from the date the merchant settles your transaction. Subsequent payments are due on that date every month for the duration of your loan term. You'll receive monthly statements as a reminder.

### How does this impact my credit score?

When you fill out an application and view available loan offers, our platform uses a soft pull of credit that will not impact your credit score. If you select an offer to move forward with, then we will run a hard pull of credit that may have a small impact on your credit score.

### How long do I have to transact against my loan?

Once your loan is approved, you have 5 months to transact against your loan with this business. This is also referred to as your purchase window.

### How do I pay back my loan?

For your convenience, Momnt takes payment online or by phone. Please visit [myaccount.momnt.com](https://myaccount.momnt.com) or call **855-943-3485**. For security purposes, be prepared to provide your Loan Number and Security PIN to verify your identity and process your payment if paying by phone.

### What if I don't use the full amount?

No matter what amount you are approved for, you will only be responsible to pay back the amount you spend with your provider during the purchase window, plus associated interest and fees.