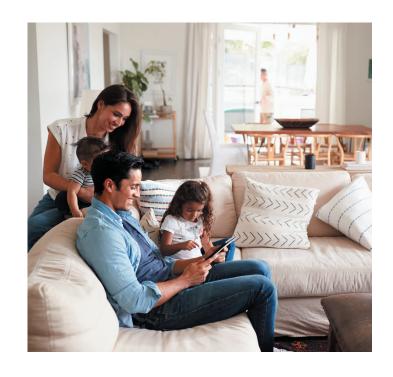


# HOME IMPROVED. FINANCE SIMPLIFIED.

We make it simple for homeowners to improve the quality of their homes while keeping within a monthly budget. Handle your expenses in a smart way and get everything you want from your home-improvement project.

## **BENEFITS TO USING A LOAN PRODUCT:**

- Reserve your credit capacity
- Payment plans to fit within your monthly budget
- No prepayment penalties
- JF Finance projects as low as \$300, including service and repair work
- Easily make payments online or by phone





## F READY TO APPLY?

Get an application link from your contractor



call our customer support at 800.981.9032.

### **ABOUT FTL**

We've specialized in financing for HVAC and home improvement since 1996. We make financing easy and work harder for you.

### **YOU CAN EXPECT:**

- Approvals based on your entire financial situation, not just your credit score
- A simple application process, with approval decisions ready within 15 minutes.
- Dedicated customer service and online account management.