Financing Checklist

Synchrony –
Copy of identification
Signed credit application
Signed pre auth OR
Signed Purchase (Forced Purchase if you already have a pre-auth)
Discounts with financing vary with current promotion. Never any discount with 60 months.

Wells Fargo—
Copy of identification
Signed credit application (With top part filled out)
Signed pre auth OR
Signed Purchase (Forced Purchase if you already have a pre-auth)
The term Wells uses to run a pre-auth is “Authorize for Future Delivery”
A forced purchase is called “Charge for previously authorized ticket”
Discounts with financing vary with current promotion. Never any discount with 60 months.

Acima/Progressive/American First
Copy of identification
Preferably use Acima
All 3 of these companies require bank account info(routing and account numbers) and also a debit card to charge the initial payment on.
All have initial payments due at time of contract being done.
You have to manually set a delivery date so we will get funded for the merchandise.
Set delivery date in their portals for day before furniture is set to be delivered.
These companies buy the furniture from us and then sell it to the customer, once the customer signs the paperwork it is theirs.
If we update anything on the customers invoice a new contract has to be done.

Layaway
15% down at time of invoice
6 months only