

# R Kincaid llc

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## B u i l d e r s

Loan Amount: \$ \_\_\_\_\_

### 2 OPTIONS TO PAY FOR YOUR PROJECT

#### SAME-AS-CASH

12-Mo Same-As-Cash Flex Loan\*  
\$4,000 to \$65,000

Loan Code: GHF619

*No Monthly Payments & No Interest\**

#### LOW MONTHLY PAYMENT

6.99% 7-Yr Flex Loan\*\*  
\$4,000 to \$65,000

Loan Code: 6997YRFA43

*Estimated Monthly Payment: \$ \_\_\_\_\_ \*\**  
*(0.01540 x Loan Amount)*

### Three Easy Ways to Apply

Use the information provided above when applying



Apply with EnerBank's Mobile App  
Available on your contractor's device



Apply by Phone  
(866) 644-3659



Apply Online  
[application.enerbank.com](http://application.enerbank.com)

Program phone number: (866) 644-3659  
Contractor ID: 246140  
Loan code (*listed above*)

Loans provided by:

**EnerBankUSA®**  
*America's home improvement lender of choice*

Member  
**FDIC**  
LENDER

It's quick and easy to apply. Complete your home improvement project now instead of later! You'll receive a credit decision in seconds. EnerBank will send you the loan documents and Payment Authorization Form for review and signature.

To Learn more about EnerBank, visit us online!  
[enerbank.com](http://enerbank.com)



Loans provided by EnerBank USA, Member FDIC, (1245 Brickyard Rd., Suite 600, Salt Lake City, UT 84106) on approved credit, for a limited time. \*Repayment terms vary from 24 to 132 months. Interest waived if repaid in 365 days. 17.99% fixed APR, effective as of March 2020, subject to change. Interest starts accruing when the loan closes. \*\*Repayment term is 84 months. 6.99% fixed APR. Minimum loan amounts apply. Actual loan term may be shorter if less than the full approved loan amount is used. The first monthly payment will be due 150 days from the date of application and monthly thereafter.