TOPDOWN ROOFING

GreenSky®

Home Improvement Financing to Fit Your Needs

The GreenSky® Loan Program's focus is simple – to help you achieve the home of your dreams! The GreenSky® Program offers a streamlined and convenient way to pay for many home improvement projects.

- **Select Plan Option**
  Easy, Paperless Application
- **Apply via the Mobile App**
  Or by Phone: 866-936-0602
- **Fast Credit Decision**
  For more information visit GreenSky.com

No Interest if Paid in Full Within 12-Month Promo Period, With No Payments Required

Interest is billed during promo period but will be waived if the amount financed is paid in full before promo period expires.

Plan#	APR	Promo Period	Example Project Cost	$5K	$10K	$15K	$20K
2521[1]	15.85% - 21.19%	12 Months	After Promo Period, 84 Monthly Payments of:	$141.41	$282.80	$424.21	$565.60

Fixed Rate 12.99% APR for 120 Months

Plan#	APR	Months	Example Project Cost	$5K	$10K	$15K	$20K
2832[2]	12.99%	120 Months	120 Monthly Payments of:	$74.63	$149.25	$223.88	$298.50

Fixed Rate 9.99% - 22.99% APR for 120 Months

Plan#	APR	Months	Example Project Cost	$5K	$10K	$15K	$20K
9991[3]	9.99% - 22.99%	120 Months	120 Monthly Payments of:	$106.74	$213.48	$320.22	$426.96

Merchant ID: 81128703

See reverse for terms and conditions, FAQs, and contact information.

Frequently Asked Questions About the GreenSky® Program

Q: Why should I finance my project when I can pay cash or use a credit card?

Financing a project may allow you to spread out the expense and enable increased buying power to fulfill your ideal project.

Q: What type of credit is available?

GreenSky® Program loans are unsecured installment loans with APRs that become fixed once the loan enters its amortization period.

Q: Where can I use my loan?

Working with a GreenSky® Merchant, qualified applicants can use loans to pay for products and services to complete their residential project.

Q: How do I pay my contractor?

After your contractor requests a payment, you will receive a text message or email to authorize the transaction.

Q: How long do I have to use my loan?

Once approved, and depending on your plan, you typically have up to six months to make your purchases and approve transactions. Please refer to your loan agreement for details.

Q: When is my first payment due?

It depends on your loan plan. There are a range of plans available through the GreenSky® Program, some of which offer deferred or reduced payments during a promotional period. Since plan types may vary, however, you should refer to your loan agreement for specific loan terms.

There is no prepayment penalty for early loan payoff.

Q: How do I make a payment?

It's simple – pay online in the customer portal or by phone, or schedule automatic payments to be drafted from your bank account. The choice is yours.

Contact GreenSky®

Phone | 866-936-0602
Email | Service@GreenSky.com
Web | GreenSky.com

CUSTOMER SERVICE HOURS (ET)
Monday – Friday: 8 a.m. – 10 p.m.
Saturday: 8 a.m. – 8 p.m.
Sunday: 10 a.m. – 8 p.m.

[1] **Plan 2521**. Subject to credit approval. Rates range from 15.85% - 21.19% APR (interest rates range from 17.99% - 24.99%). Only well-qualified applicants will receive an APR of 15.85%; some applicants may not qualify. Loan amount and rate will vary based on your income and creditworthiness. 12 month promotional period ("Promo Period") during which interest is billed but will be waived if the amount financed is paid in full before Promo Period expires. Monthly payments are not required during the Promo Period. Any unpaid balance and amounts owed after Promo Period will be paid over 84 monthly payments. For example, assuming the full credit limit is used on loan approval date and no payments are made during Promo Period, for every $1,000 financed at a fixed interest rate of 24.99%, 12 monthly payments of $0 followed by 84 monthly payments of $28.29. This example is an estimate only. Actual payment amounts based on amount and timing of purchases. Call 866-936-0602 for financing costs and terms.

[2] **Plan 2832**. Subject to credit approval. Loan term is 120 months at fixed rate of 12.99% APR. For example, assuming the full credit limit is used on loan approval date, for every $1,000 financed at 12.99% APR, 120 monthly payments of $14.93. This example is an estimate only. Actual payment amounts based on amount and timing of purchases. Call 866-936-0602 for financing costs and terms.

[3] **Plan 9991**. Subject to credit approval. Loan term is 120 months and rates range from 9.99% - 22.99% APR. Only well-qualified applicants will receive an APR of 9.99%; some applicants may not qualify. Loan amount and rate will vary based on your income and creditworthiness. For example, assuming the full credit limit is used on loan approval date, for every $1,000 financed at 22.99% APR, 120 monthly payments of $21.35. This example is an estimate only. Actual payment amounts based on amount and timing of purchases. Call 866-936-0602 for financing costs and terms.

GreenSky® program consumer loans are made by Synovus Bank, Member FDIC, NMLS #408043, without regard to age, race, color, religion, national origin, gender, disability, or familial status. GreenSky Servicing, LLC ("GSS", NMLS #1416362, www.nmlsconsumeraccess.org) is a financial technology company that manages the GreenSky® program by supporting originations and servicing the loans on behalf of banks and other financial institutions that make or hold program loans. GreenSky® is a registered trademark of GreenSky, LLC and is licensed to banks and other financial institutions for their use in connection with the GreenSky® program. GreenSky LLC and GSS are not lenders. All credit decisions and loan terms are determined by program lenders.

EQUAL HOUSING LENDER