



Air Conditioning & Heating

# INSTALLMENT+ LOAN PROGRAM RATE SHEET

**FOR APPROVED DEALER USE ONLY – EFFECTIVE DATE: MARCH 1, 2015**

## Loan Amounts: \$1,500 - \$55,000

**Step 1:** Apply for Credit - (Simple and Fast) paperless application process takes less than 5 minutes. Apply on-line or by phone.<sup>1</sup>

**Step 2:** Get Approved - up to 85% of credit decisions are made instantly. All other credit decision are made within fifteen minutes.

**Step 3:** Get Funded - Customer is immediately provided with an account #. Customer pays dealer by providing the account #. Dealer processes the payment just like a credit card payment. No certificate of completion or paperwork required for funding.

Plan #		APR <sup>2</sup>	Estimated Payment Factor <sup>3</sup>	Term (Total Payments)	Contractor Fee
<b>STANDARD</b>					
9999	Standard Installment Loan	RBP	2.17%	84	0.00%
<b>NO INTEREST W/PAYMENTS<sup>4</sup></b>					
4063	6 Months No Interest w/Payment	RBP	4.16%	36	0.90%
4068	6 Months No Interest w/Payment	RBP	2.18%	84	1.00%
4098	9 Months No Interest w/Payment	RBP	2.23%	84	2.25%
4123	12 Months No Interest w/Payment	RBP	4.99%	36	2.75%
4128	12 Months No Interest w/Payment	RBP	2.28%	84	3.50%
4188	18 Months No Interest w/Payment	RBP	2.40%	84	6.25%
4248	24 Months No Interest w/Payment	RBP	2.54%	84	9.75%
<b>NO INTEREST AND NO PAYMENTS<sup>4</sup></b>					
3068	6 Months No Interest, No Payment	RBP	2.29%	84	2.25%
3128	12 Months No Interest, No Payment	RBP	2.48%	84	4.50%
3188	18 Months No Interest, No Payment	RBP	2.67%	84	7.75%
<b>REDUCED RATE APR</b>					
1164	Reduced Rate APR 4.99%	4.99%	2.04%	60	8.25%
1166	Reduced Rate APR 6.99%	6.99%	2.13%	60	3.00%
1185	Reduced Rate APR 3.99%	3.99%	1.44%	84	10.25%
1184	Reduced Rate APR 5.99%	5.99%	1.53%	84	7.25%
1186	Reduced Rate APR 7.99%	7.99%	1.63%	84	6.00%
1187	Reduced Rate APR 9.99%	9.99%	1.73%	84	3.25%
1188	Reduced Rate APR 11.99%	11.99%	1.84%	84	1.25%
1205	Reduced Rate APR 5.99%	5.99%	1.15%	120	9.60%
1207	Reduced Rate APR 7.99%	7.99%	1.25%	120	6.60%
1209	Reduced Rate APR 9.99%	9.99%	1.35%	120	3.60%
1446	Reduced Rate APR 6.99%	6.99%	1.05%	144	7.25%
1447	Reduced Rate APR 7.99%	7.99%	1.11%	144	9.10%
1448	Reduced Rate APR 8.99%	8.99%	1.16%	144	7.48%
1449	Reduced Rate APR 9.99%	9.99%	1.22%	144	5.60%
<b>EQUAL PAYMENTS NO INTEREST</b>					
6024	24 Months	0%	4.17%	24	8.50%
6036	36 Months	0%	2.78%	36	12.00%
6048	48 Months	0%	2.09%	48	13.50%
6060	60 Months	0%	1.67%	60	15.00%

<sup>1</sup>Customers have 120 days from application to complete purchases. <sup>2</sup>RBP = Risk Based Pricing. <sup>3</sup>Applies to payments after the promotion period and assumes 17.99%. <sup>4</sup>No Interest if paid in full during the promotion period.

Please Note: Rates are subject to change at any time, Standard MasterCard processing fees may also apply. NO Activation Fee. Split tickets permitted.

Additional information, including dealer enrollment documents can be found at: [www.egia.org/goodman](http://www.egia.org/goodman)



For questions or help contact EGIA Contractor Services  
(888) 691-0387  
[goodman@egia.org](mailto:goodman@egia.org)  
Mon-Fri: 7AM – 6PM Pacific

To process homeowner applications call:  
(866) 760-1507  
Mon-Sat: 6 AM – Midnight Eastern  
Sun: 8 AM – Midnight Eastern

\*All financing is administered by EGIA and its affiliates, and not by Goodman.