

## Homeowner Benefits of Financing

- Easy credit approval process
- Quick credit upon approval
- No down payments
- No annual fee
- Flexible financing terms
- Keep open credit cards
- No prepayment penalties
- Special Offers “Same As Cash”

## Comfort Programs

### Preferred:

Finance charges will accrue on the amount borrowed from the date of purchase with affordable monthly payments being due each month for the length of the term.

### No Pay/Same As Cash (SAC):

First payment is not due until after the three, six or twelve month No Pay Period. If the customer pays the entire amount before the SAC expiration date, they are not charged interest for the SAC period. Payment in full must be RECEIVED by Comfort Financial PRIOR to the SAC expiration date for finance charges to be waived. If we do not receive payment in full before the SAC expiration date, the interest accrued during the SAC period will be allocated to payments after the SAC period ends, and thereafter interest will be assessed as disclosed in the retail contract.

**Toll Free**  
**Comfort Credit Hotline**  
**866.866.1331**  
[www.comfortfinancial.com](http://www.comfortfinancial.com)  
Open Mon-Fri, 7am–6pm (CST)

## ABC's of Selling with Comfort

- A. Let the homeowner know you have financing available at the beginning of your product presentation.
- B. Assist the homeowner in filling out the **Residential Credit Application**. Check the customer's signature and two forms of I.D. – one must be a photo (now required due to the Patriot Act).
- C. Call the Comfort **Credit Hotline @ 866.866.1331** to get credit approval and establish an account number.

## For Approved Applicants

- Write the approved account number in the lower right-hand corner of the **Residential Credit Application** and on the **Installment Contract**.
- Fill out the top quarter portion of the **Installment Contract** including names of the homeowners, your company and the model # and serial # of the units sold. The remaining financing information will be provided to you by the Comfort Financial Account Manager.
- Fill out and explain the **Notice of Cancellation** attached to the bottom of the Contract.
- Ask the homeowner to sign the **Installment Contract** and give them their personal copies.

## Completing the Job

- Schedule to complete the job AFTER the 3 day cancellation period has expired.
- After job is complete, fill out the **Certificate of Completion**. This form MUST BE DATED at least 3 DAYS AFTER the date listed on the top of the **Notice of Cancellation** except in the case of emergencies.
- Ask customer to sign the **Certificate of Completion** and give them one copy
- Send in the contract and documents signed and completed with a **Funding Log** to Comfort for funding.

## For Declined Applicant

- The applicant will receive a **Notice of Action Taken** letter from Comfort giving reasons for not approving credit. Please do not have the customer call our credit department. We are prohibited by law from going into details about the homeowner's credit report.

## Immediate Emergency Service Notice

- Homeowner may waive their 3 day cancellation right by hand writing a separate note stating that they are waiving this right and describing their immediate need.
- Homeowner must sign and date this separate handwritten explanation.

## How to get Your Money

- Complete the **Funding Log** and mail signed documents to Comfort Financial Services.
- Attach all required items; Credit Application, Installment Contract w/ Notice of Cancellation, Certificate of Completion, Dealer Job Quote, Emergency Notice).