

Customers check for unsecured offers in seconds, from multiple lenders, with no impact to their credit score.

# Why Acorn Finance?

#### **Better experience**

Customers want options without having to ask

#### Save time and energy

Follow-up with the most promising leads

### Strong buying signal

Customers who check for offers demonstrate high level of interest in the project

#### No risk

Help customers find other options if they don't pre-qualify knowing they have not impacted their credit score

### More efficient sales

With our notifications, you'll know who is motivated AND their purchasing power

### Value add financing

Customer can self serve and get pre-qualified. Save other solutions for when you really need it

# **Financing Designed for Contractors**

100% Online



60-Second Application



Soft Credit Pull



Pre-qualified Offers



Customer Notifications



## **How It Works**

- 1. Customer submits mobile friendly application
- 2. Receive pre-qualified offers in 15 seconds
- 3. Finalize loan with lender of choice
- 4. Customer receives funds in as little as 1 business day

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Acorn Finance Payments And Rates Sheet		Years											Comment		
Loan Amount	Payment Type	2	3	4	5	6	7	8	9	10	11	12			
\$1,000	Low Payment	\$45	\$30										Upgrade Starts at \$1,000		
	High Payment	\$59	\$46										Opgrade Starts at \$1,000		
\$2,000	Low Payment	\$90	\$61	\$47	\$39								Best Egg, Prosper &		
	High Payment	\$118	\$92	\$79	\$72								LendingPoint Starts at \$2,000		
\$5,000	Low Payment	\$226	\$152	\$117	\$97	\$83	\$73						Lightstream & SoFi Starts at		
	High Payment	\$295	\$229	\$198	\$181	\$124	\$115						\$5,000		
\$7,500	Low Payment	\$339	\$228	\$176	\$145	\$124	\$110								
	High Payment	\$443	\$343	\$297	\$271	\$186	\$173								
\$10,000	Low Payment	\$439	\$300	\$235	\$193	\$177	\$161								
	High Payment	\$590	\$458	\$396	\$361	\$247	\$230								
\$15,000	Low Payment	\$658	\$449	\$352	\$290	\$266	\$241								
	High Payment	\$886	\$687	\$594	\$542	\$371	\$345								
\$20,000	Low Payment	\$877	\$599	\$470	\$387	\$354	\$321								
	High Payment	\$1,181	\$916	\$791	\$723	\$495	\$461								
\$25,000	Low Payment	\$1,114	\$760	\$587	\$483	\$414	\$365	\$339	\$311	\$289	\$271	\$256	Landing Daint May at \$25,000		
	High Payment	\$1,210	\$1,145	\$989	\$903	\$849	\$816	\$456	\$430	\$411	\$395	\$383	LendingPoint Max at \$25,000		
\$30,000	Low Payment	\$1,336	\$913	\$704	\$580	\$497	\$438	\$407	\$374	\$347	\$325	\$307	Best Egg Max at \$35,000		
	High Payment	\$1,452	\$1,374	\$1,187	\$1,084	\$1,019	\$980	\$547	\$517	\$493	\$475	\$460			
\$40,000	Low Payment	\$1,782	\$1,217	\$939	\$773	\$663	\$584	\$543	\$498	\$462	\$433	\$409	Prosper Max at \$40,000		
	High Payment	\$1,935	\$1,832	\$1,583	\$1,445	\$1,359	\$1,306	\$729	\$689	\$657	\$633	\$613			
\$50,000	Low Payment	\$2,229	\$1,521	\$1,174	\$966	\$828	\$730	\$679	\$623	\$578	\$541	\$511			
	High Payment	\$2,396	\$1,893	\$1,558	\$1,363	\$1,237	\$1,152	\$912	\$861	\$822	\$791	\$766	Upgrade Max at \$50,000		
\$75,000	Low Payment	\$3,344	\$2,281	\$1,761	\$1,450	\$1,243	\$1,095	\$1,018	\$934	\$867	\$812	\$767			
	High Payment	\$3,594	\$2,840	\$2,337	\$2,044	\$1,856	\$1,727	\$1,367	\$1,291	\$1,233	\$1,186	\$1,149			
\$90,000	Low Payment	\$4,013	\$2,738	\$2,113	\$1,740	\$1,491	\$1,314	\$1,222	\$1,121	\$1,040	\$974	\$920			
	High Payment	\$4,312	\$3,407	\$2,804	\$2,453	\$2,227	\$2,073	\$1,641	\$1,550	\$1,479	\$1,424	\$1,379			
\$100,000	Low Payment	\$4,459	\$3,042	\$2,348	\$1,933	\$1,657	\$1,460	\$1,358	\$1,245	\$1,155	\$1,083	\$1,023	Lightstream & SoFi Max at		
	High Payment	\$4,791	\$3,786	\$3,116	\$2,726	\$2,475	\$2,303	\$1,823	\$1,722	\$1,643	\$1,582	\$1,533	6400 000		

Low Amount	High Amount	Payment Type	2	3	4	5	6	7	8	9	10	11	12	Lendor & Years
\$1,000	\$4,999	Low Interest	6.98%	5.99%	5.99%	5.99%								Upgrade 2, Best Egg 3-5 starts at \$2,000
•	•	High Interest	35.99%	35.99%	35.99%	35.99%								Upgrade \$1,000, LendingPoint 2-4 & Prosper 3-5 min \$2,000
\$5,000	\$9,999	Low Interest	7.84%	5.99%	5.99%	5.99%	5.99%	5.99%						Lightstream 2, Best Egg 3-5, SoFi 3-7
•		High Interest	35.99%	35.99%	35.99%	35.99%	21.36%	21.36%						LendingPoint 2-4, Prosper 3-5, SoFi 6-7
\$10,000	\$24,999	Low Interest	4.99%	4.99%	5.99%	5.99%	8.39%	8.94%						Lightstream 2-3, 6-7, Best Egg & SoFI 4-5
		High Interest	35.99%	35.99%	35.99%	35.99%	21.36%	21.36%						LendingPoint 2-4 & Prosper 5, SoFi 6-7
\$25,000	\$49,999	Low Interest	6.49%	5.99%	5.99%	5.99%	5.99%	5.99%	6.89%	6.89%	6.89%	6.89%	6.89%	Lightstream 2 & 8-12, SoFi 3-7
•		High Interest	14.79%	35.99%	35.99%	35.99%	35.89%	35.89%	15.49%	15.49%	15.49%	15.49%	15.49%	Lightstream 2 & 8-12, Prosper 3-5, SoFi 6-7
\$50,000	\$100,000	Low Interest	6.59%	5.99%	5.99%	5.99%	5.99%	5.99%	6.89%	6.89%	6.89%	6.89%	6.89%	Lightstream 2 & 8-12, SoFi 3-7
	•	High Interest	13.79%	21.36%	21.36%	21.36%	21.36%	21.36%	15.49%	15.49%	15.49%	15.49%	15.49%	Lightstream 2 & 8-12, SoFi 3-7

Last Updated 03/02/2020