

# The confidence to grow your sales.



## FORTIVA FINANCING



## LARGER PROJECTS



## SALES GROWTH

With Fortiva Retail Credit, contractors can offer residential customers financing for product upgrades, unforeseen repairs and additional services. And because Fortiva does more approvals, you can be confident all projects and clients will get financing, which means more sales and revenue growth for dealers.



## INCREASE RESIDENTIAL SALES WITHOUT SPENDING MORE ON MARKETING

Laars Heating Systems is proud to offer Fortiva Retail Credit, a consumer second-look financing program, to our contractor network.

Professional installers can now offer lines of credit up to \$40,000. This means you can be confident customers can get financing for Laars residential heating and hot water installations, products, repairs, warranties and all other services.



### MORE APPROVALS

Our second-look financing means up to 30% more homeowners to qualify for financing than would typically qualify through traditional options (even down to 550 FICO scores).



### DEEP EXPERIENCE

Fortiva has over 20 years of consumer credit experience, and has survived economic downturns which closed the doors of many other financing companies.



### EASY-TO-USE

The Fortiva process is completely paperless, and best-in-class technology platform helps you make the sale by providing a loan decision in seconds.



### FLEXIBLE TECHNOLOGY

Fortiva Retail Credit is compatible with a full range of device types including tablet, smartphone, online and call-in access.



### AWARD-WINNING SUPPORT

Fortiva Retail Credit will provide full support (including customer care and billing) for Laars contractors.

## GET STARTED AT [WWW.LAARSPRO.COM/](http://WWW.LAARSPRO.COM/) FINANCING

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# Q&As

## EXPAND YOUR RESIDENTIAL CUSTOMER FINANCING PROGRAM BY ADDING FORTIVA RETAIL CREDIT

You can now offer a new financing option to customers to help them purchase products, installations, warranties and other services.

Getting started with Fortiva Retail Credit is fast and easy. These common questions and answers on how the program works can help your contractors get started today.



*Q: What types of products and services qualify for financing?*

A: All products, installations, warranties, visit fees and many other services

*Q: Are there any business requirements that must be met to utilize the FRC program?*

A: The contractor must have been in business for one (1) year and have \$500 thousand in top-line revenues to be approved for using the FRC program.

*Q: Why is the Fortiva Retail Credit program good for homeowners?*

A: Nearly 50% of all home improvement projects over \$5,000 require financing. The Fortiva program allows for a wide range of customers to secure funds by approving down to 550 FICO. This typically allows 25-50% more homeowners to qualify for financing than would get approved through a traditional prime bank.

*Q: What does it cost for a contractor to participate in the Fortiva Retail Credit program?*

A: There is a competitive discount fee per transaction.

*Q: What is the credit limit that a person can secure?*

A: \$40,000

*Q: How does a contractor register?*

A: Submit a form online and be up and running in as little as 10 days: [www.LaarsPro.com/financing](http://www.LaarsPro.com/financing)

*Q: Who is providing the service and why did <dealer> select them?*

A: The Fortiva Retail Credit servicing family has been in business for over 20 years. Fortiva's history with consumer credit is also

unsurpassed and includes over \$25 billion in loans.

*Q: Who is the lender?*

A: The lender behind the Fortiva line of credit, Mid America Bank and Trust Company, is celebrating nearly a century of business.

*Q: Why is the Fortiva™ program better than other options for contractors and homeowners?*

A: Fortiva Retail Credit offers an easy-to-use, 100% paperless process for contractors with instant approvals for their customers (including credit-challenged customers). Lastly, contractors are paid quickly and easily.

*Q: How can I learn more about the program?*

A: Go to [www.LaarsPro.com/financing](http://www.LaarsPro.com/financing) for more info.

## FORTIVA™ RETAIL CREDIT **AT A GLANCE**

- 20 Years of Experience
- \$25 Billion in Loans Funded
- Paperless Applications
- More Approvals
- Instant Decisioning
- Dedicated Revolving Line of Credit
- Affordable, Flexible Payment Terms
- Nonrecourse Program
- Flexible Technology Solutions
- Award-Winning Customer Service
- Fast funding via ACH