

Our business works with **Contractor Loan PRO** powered by Momnt to offer financing so our valued customers have options when paying for home improvement projects.

Promotional financing provides offers that cater to your needs, and allows you to keep more money in your pocket today.

### Soft Credit Pull

Shop credit offers without affecting your credit score

### Simple Application

Simple digital application with instant decisioning

### Financing Options

Affordable payment options to fit everyone's budget\*

### Larger Credit Lines

Loans up to \$55,000 for approved borrowers



Momnt Technologies, Inc. arranges consumer loans used to purchase goods and services from its participating merchant businesses. All loans are originated by financial institutions. See a list of financial institutions at [momnt.com/lending-partners](http://momnt.com/lending-partners).



## Home Improvement Financing

# Contact Us Today to Get Started

- ☒ 100% Financing, No Money Down\*
- ☒ Apply in Minutes – Fully Digital
- ⚡ Decisions Made Instantly
- ☒ No Early Payment Penalty



#### CONSUMER SUPPORT

[support@momnt.com](mailto:support@momnt.com)  
**855.943.3485**

\*Credit approval required



# Home Improvement Financing



# Get Started



## Request Application

Ask us for a link to the loan application. This can be sent to you via SMS or email.



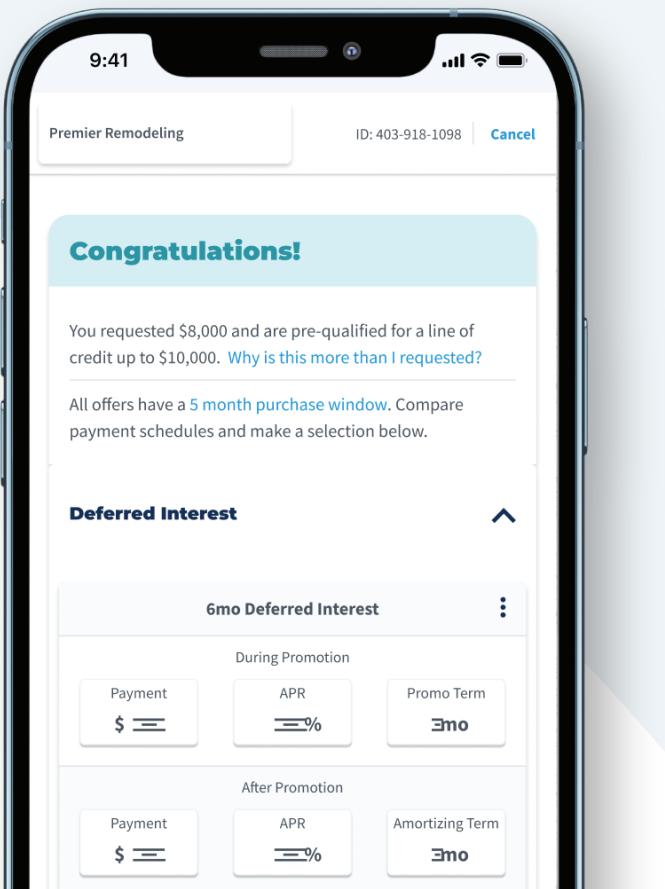
## Submit Application & View Offers

Submit a short online loan application, and shop financing offers worry-free.



## Pay for Your Project

With instant decisions and funding, you can pay quickly and easily.



## How Our Offerings Works For You

- ⌚ 100% Financing, No Money Down\*
- ⌚ Apply in Minutes – Fully Digital
- ⚡ Decisions Made Instantly
- ⌚ No Early Payment Penalty

\*Credit approval required

**Why should I use Contractor Loan PRO?**  
Contractor Loan PRO offers multiple financing options that can address your needs. Instead of paying cash, keep more money in your pocket and get interest rates that are typically much lower than a credit card.

### Where can I use my loan?

Your loan is only valid to pay for products and services offered through the merchant you applied with.

### How do I pay my contractor?

Your contractor will request payments by sending an SMS message to the number you provide in your application. This message will include information on how to accept or reject payments.

### How long do I have to transact?

Once your loan is approved, you have 5 months to transact against your loan with this business. This is also referred to as your purchase window.

### How can I make payments on my loan?

For your convenience, Momnt takes payments online, by phone, or by check. To pay online, visit our payment portal at [myaccount.momnt.com](http://myaccount.momnt.com). To pay by phone, call 855-943-3485.

### What if I don't use the full amount?

No matter what amount you are approved for, you will only be responsible to pay back the amount you spend, plus associated interest and fees.

### When are my payments due?

Your first payment will be due no fewer than 30 days from the date the merchant settles your transaction. Subsequent payments are due on that date every month for the duration of your loan term. You'll receive monthly statements as a reminder.

### What is a welcome call?

Within 48-72 hours after your loan is approved, you will receive a welcome call from Momnt at 470-231-3072. This call is for your protection to briefly verify your information. Failure to speak with you may result in delays or cancellation of your loan.

### How does this impact my credit score?

When you fill out an application and view available loan offers, our platform uses a soft pull of credit that will not impact your credit score. If you select an offer to move forward with, then we will run a hard pull of credit that may have an impact on your credit score.