



CONSUMER PROGRAMS

PERSONAL • SMALL BUSINESS

At Terrace Finance, sorting out the complex world of financing solutions is at the core of what we do. Our lender network serves the full spectrum of customers with multiple programs designed with various needs in mind. We are committed to making the search for fair financing hassle-free for EVERYONE.

Personal/Small Business Leader

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TERRACE FINANCE

2580 Anthem Village Drive, Suite B | Henderson, NV | 89052 | 888-509-1370

PERSONAL FINANCING

TRANSACTIONS FROM \$200-\$15,000

Terrace Finance offers financing solutions for consumers through multiple lenders to serve a wide audience. Our job is to make sense of your options and pinpoint the best match for your situation. Your application assesses your priorities and automatically routes it to the program and lender that are the best match for your needs.

Our Basic Programs

	SAME DAY DECISIONS	INSTANT DECISIONS	HIGHER DOLLAR AMOUNT	NO CREDIT NEEDED	SKIP-A-PAYMENT OPTION	BUNDLE MULTIPLE ITEMS	NEW BUSINESSES	EARLY PAYOFF OPTIONS	\$1 DOLLAR DOWN	30 DAYS SAME AS CASH	FINANCE REPAIRS
LOW PAYMENTS LEASE	✓		✓		✓	✓	✓	✓	✓		
NO CREDIT NEEDED LEASE	✓	✓		✓		✓	✓	✓			
NO CREDIT NEEDED FUNDING	✓			✓		✓	✓	✓			✓
LEASE-PURCHASE HVAC	✓		✓				✓				✓

1

With a purchase amount in mind, the customer fills out the Terrace Finance online application through their preferred merchant or at Terracefinance.com. The customer is asked to consent to a credit pull if necessary to confirm eligibility.

2

Based on credit score and needs, the Terrace Finance lender waterfall works quickly to pre-approve the customer and match them with a lender. When presented with the lender match, the customer may be asked a few more questions by the lender before being presented with an offer.

3

Once the customer accepts the official offer from the lender, Terrace Finance helps finalize the deal by prompting the dealer to submit an invoice for the total. When notification of funding is received from the lender, the dealer can release the goods!

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Low Payments Lease Program

TRANSACTIONS FROM \$200-\$15,000

Own the equipment and accessories you need with a term length structured to keep payments low. Own it sooner with no penalty for early payoff.



\$1 DOWN TO TAKE HOME EQUIPMENT



SKIP-A-PAYMENT OPTION



NO PENALTY FOR EARLY PAYOFF



30 DAYS SAME AS CASH

LOW PAYMENTS LEASE- SAMPLE PAYMENTS			
TRANSACTION AMOUNT	1ST IN-STORE PAYMENT	PAYMENT EVERY 2 WEEKS	NUMBER OF MONTHS*
\$500	\$1	\$29	19
\$2,500	\$1	\$75	39
\$5,000	\$1	\$136	32
\$10,000	\$1	\$205	44
\$15,000	\$1	\$288	47

General Requirements

- Monthly net income of \$1300 or more
- Active checking account
- 18 or older
- Photo Id
- Employed for 1 year

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No Credit Needed Lease Program

TRANSACTIONS FROM \$200-\$5,000

Own the equipment and accessories you need through a program that does not use credit score to make the decision. Select the payment frequency that best matches the rhythm of your income.

At the end of the term, you own the equipment.



INSTANT APPROVAL



EARLY BUY-OUT
 OPTIONS



SHORT LEASE TERM
 OF 5-11 MONTHS



WEEKLY, BI-WEEKLY,
 OR MONTHLY
 PAYMENTS

NO CREDIT NEEDED LEASE- SAMPLE PAYMENTS					
TRANSACTION AMOUNT	1ST IN-STORE PAYMENT	WEEKLY PAYMENTS	NUMBER OF WEEKLY PAYMENTS	5-MONTH MINIMUM TERM BUYOUT	TOTAL COST TO OWN AT 5-MONTH LEASE TERM
\$500	\$22.50	\$22.50	19	\$297.50	\$725
OWN IT SOONER WITH EARLY PURCHASE OPTIONS					
30 DAYS		60 DAYS		90 DAYS	
\$525 (+5% OVER CASH PRICE)		\$540 (+8% OVER CASH PRICE)		\$550 (+10% OVER CASH PRICE)	

General Requirements

- Annual gross income of \$12,000 or more
- Electronic payment method
- 18 or older

† This is a lease transaction. The lease has a 5-month minimum term ["Initial Term"] and expires after 11 months ["Expiration Date"]. Must be at least 18 years old and income requirements apply. Excludes non-durable goods. No security deposit required. Lease requires consumer to make first payment at lease signing, plus 19 weekly lease payments, 9 biweekly lease payments or 4 monthly lease payments. After fulfilling the Initial Term and before the Expiration Date, you may: (1) continue to lease by making periodic payments in accordance with the terms of the lease agreement ["Option 1"]; (2) exercise a purchase option per the terms of the lease agreement (not available in NJ, VT, WI, or WV) ["Option 2"]; or (3) return the leased items to LENDER["Option 3"]. Upon the Expiration Date of the lease, you must exercise either Option 2 or Option 3 within forty five (45) business days of the Expiration Date. ‡Purchase options (not available in NJ, VT, WI, or WV) are available within 30, 60, or 90 days of lease origination date for cash price plus 5%, 8%, or 10%, respectively, less amounts paid (excluding fees) and plus applicable taxes.

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No Credit Needed Funding*

TRANSACTIONS FROM \$200-\$5,000

This versatile program allows you to own the things you need from day one through a program that does not use credit score as the sole consideration to make the decision. Makes a great payment option for permanent items such as flooring, plumbing, HVAC and other items you intend to keep. Includes auto repairs (parts and labor), veterinary services, even tattooing.



FLEXIBLE PAYMENT
TERMS



101-DAYS EARLY
PAYOFF DISCOUNT



DAY-1
OWNERSHIP



FINANCE PARTS,
LABOR,
& SERVICES



HIGHER APPROVAL
AMOUNTS

APPLICABLE TO SEVERAL NICHE INDUSTRIES



Pets &
Veterinary Services



Body Art



Parts & Repairs

General Requirements

- 18 or older
- \$800/ month gross income

* Subject to credit approval and verification. Approval is possible without a FICO score, but we may check credit history. Product may vary by location.

** Special merchant onboarding required for this program. Merchants, contact us to get set up to be able to add this program to your lender dashboard

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Lease-Purchase HVAC Program*

TRANSACTIONS UP TO \$10,000

Pay over time for the essential parts and repairs, including contractor installation, to maintain your home's systems.

At the end of the term, you own the equipment.



SAME DAY APPROVALS
NEXT DAY FUNDING



UP TO 48 MONTH
PAYMENT TERMS



3,6,9 MONTH EXPRESS
PAY OPTIONS



PAY FOR PARTS AND
INSTALLATION



General Requirements

- 18 or older
- \$2750+ gross monthly income
- Own and reside at the address of the installation
- Positive bank balance/current on mortgage
- Contractor participation

* Disclaimer text...dealer fee disclosure...

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