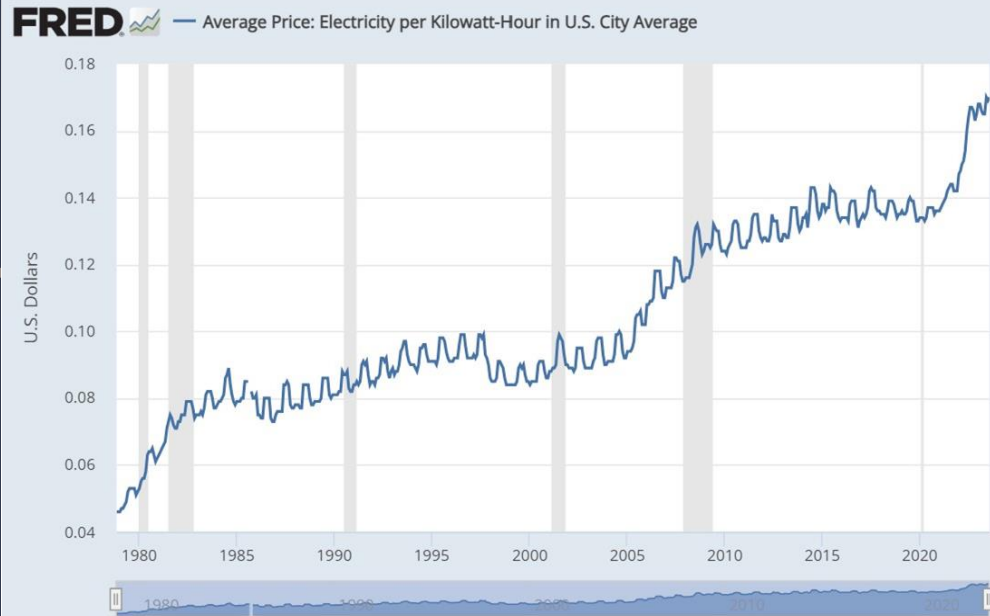


Home Improvement Financing and Rebate Stacking

The next wave of financing

Market Moves

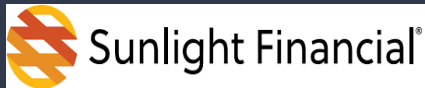
- 80% of US homes are more than 20 years old
- Household energy usage is at highest ever
- Cost of electricity is rapidly climbing



Source: U.S. Bureau of Labor Statistics



Financing the Future

The logo for goodleap, featuring the word "goodleap" in a lowercase, sans-serif font. The "oo" is in orange and the "leap" is in dark blue.The logo for SERVICE FINANCE, featuring a green triangle pointing right above the words "SERVICE" and "FINANCE" in a bold, uppercase, sans-serif font.The logo for MOSAIC, featuring a stylized "M" composed of four colored squares (orange, green, blue, and red) to the left of the word "MOSAIC" in a bold, uppercase, sans-serif font.The logo for Sunlight Financial, featuring a stylized sun icon composed of orange and yellow curved lines to the left of the words "Sunlight Financial" in a bold, sans-serif font.

Home Renovation Loan Features

- \$0 out of pocket/ no down payment
- Fixed interest rate
- Up to 20 year terms - Down to 3.99% APR
- No lien: UCC fixture filing Instead
- No prepayment penalty
- Longest term, lowest payment form of financing
- Investment properties allowed