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**GREENSKY: No Interest and No Payments**

Plan Code	Description	Homeowner APR	Dealer Price
3068	6 Month No Interest and No Payments	17.99% - 26.99%	2.25%
3128	12 Month No Interest and No Payments	17.99% - 26.99%	4.50%
3188	18 Months No Interest and No Payments	17.99% - 26.99%	7.75%

*\* Additional merchant fees apply for processing transactions (national average ~2.5% additional merchant fees)*

**Wells Fargo: Deferred Interest & Equal Payments**

Plan Code	Description	FAD Price	Non-FAD Price
1019	No Interest If Paid In Full for 12 Months <sup>2</sup>	4.06%	4.31%
4091	0% APR with Equal Monthly Payments 36 Months <sup>3</sup>	12.13%	12.94%
4115	0% APR with Equal Monthly Payments 60 Months <sup>3</sup>	15.40%	16.42%

*\*Factory Authorized Dealers can apply full-year FAD financing reimbursements to the Wells Fargo plans listed helping reduce dealer costs. Financing reimbursements cannot be combined with any other promotion.*



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**SIMPLE APPLICATION PROCESS**

- 1 A completed online application
- 2 Interview with a Microf Relationship Manager
- 3 Choose an affordable monthly payment option and make initial payment
- 4 Sign the Rental Purchase Agreement
- 5 Contractor completes the installation and the homeowner signs the installation acknowledgment form

**ELIGIBILITY REQUIREMENTS**

Microf's program is designed for Homeowners that have an active bank account and a steady source of income. Homeowners must also show that they have a comfort level with one of the flexible monthly payment options offered by Microf. Minimum financial requirements are needed for approval. The following documents are needed to complete the approval process:

- » A completed online application
- » Proof of income

Examples of acceptable proof of income include:

- » Most recent pay stub
- » Most recent bank statement
- » Current retirement/pension statement
- » Current Social Security Benefits statement

Tier	Plan #	Promotion	Monthly Payment	Contractor Fee
Tier 0	001	9.90% APR *	2.00%	6.50%
	002	12 Months Deferred Interest	3.00%	
Tier 1	101	21.90% APR **	See chart below	10.00%
	102	6 Months Deferred Interest	See chart below	
Tier 2	201	24.90% APR **	See chart below	12.00%
	202	6 Months Deferred Interest	See chart below	
Tier 3	301	29.90% APR **	See chart below	15.00%

\*APR is variable based on Prime, approximately 65 payments, FICO>640. \*\*APR is fixed, FICO 550 to 640.  
 \*\*For deferred interest plans, interest accrues during the promotional period but all interest is waived if the purchase amount is paid in full before the end of the promotional period.

**Monthly Payments for Tier-1, 2 & 3**

Financed Amount	Monthly Payment	Payoff Terms (Months)*
\$ 400 to \$ 600	\$75	6 to 9
\$ 601 to \$ 800	\$95	7 to 9
\$ 801 to \$1,000	\$115	8 to 10
\$1,001 to \$1,500	\$135	8 to 13
\$1,501 to \$2,000	\$145	12 to 17
\$2,001 to \$3,500	\$155	15 to 33
\$3,501 to \$4,250	\$175	25 to 37
\$4,251 to \$5,250	\$185	30 to 43
\$5,251 to \$6,250	\$195	37 to 53
\$6,251 to \$7,500	\$205	45 to 65

\* Number of payments based on credit tier

