

MASTER FINANCING™

Have your customer get approved through Master Financing's 4 easy approval methods.

Customers must provide:

Master Financing Phone Number: **866-278-2700**
 Dealer ID Number: **WoodMaster Dealer Number**
 Loan Code: See chart below

 <p>Apply by phone. <i>Kickoff the customer's application or have a customer call solo.</i></p>	 <p>Apply using the EnerBank app. <i>Download on your device for use during customer visit.</i></p>	 <p>Apply online. http://Application.Enerbank.com</p>	 <p>Connect their loan. <i>Customers can also apply on https://WoodMaster.com to get approved prior to selecting a dealer.</i></p>
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- Your customer will get a 10 digit approval number signifying that they are officially approved for 180 days.
- As soon as your customer has been approved AND they have been associated with your dealership, EnerBank will automatically open up access to their loan documents and your customer will automatically receive an email allowing them to view and eSign loan documents.
- If you have a customer who has been approved and is not yet associated with your dealer ID number (does not show up in PartnerPortal), use the Master Financing Resource Center to request that association.

Master Financing Resource Center
<https://WoodMaster.Enerbank.com>
 Password: WoodMaster!

Loan Options	Loan Code	Details
<p>12 Month Same-As-Cash <i>No required monthly payment</i></p>	<p>DWM7524</p>	<p>Freedom to pay anytime within a year to enjoy no interest; <i>Minimum \$1,000. Maximum \$45,000.</i></p>
<p>6.99% for 5 Years <i>Approximately 2.0% monthly payment</i></p>	<p>DWM7532</p>	<p>High value monthly payments with low fixed rate. Minimum \$3,500. <i>Maximum \$45,000.</i></p>

Dealer Funding

As soon as you are confident that your customers project or purchase will not exceed their approved loan amount, it's time to carry out the new and improved funding process. Welcome to ExpressSign and ExpressPay!



Instruct your customer to sign their loan documents **(Customer signs up front, not at the end of the project)**

1. Tell your customer that it is time to open their line for their Master Financing payment option
2. Access [ExpressDocuments](https://enerbankusa.documentinbox.com/) - <https://enerbankusa.documentinbox.com/>
3. Customer enters their email address as their username and completes verification questions
4. Customer clicks on "Sign"
5. Customer clicks in the red signature box and then "Submit Documents" If two customers applied, both must sign documents

NOTE: Customer is not obligated to full amount listed on documents – the loan approval amount is like a credit card maximum. Assure your customer that even if the approved loan amount is higher than the project estimate, the loan will be processed for only the exact project cost. If the customer is unwilling to sign for this reason, a simple customer call to 866-278-2700 can match the approved amount to the exact dollar figure.

Project Funding Structure

You can structure funding in a customized way on a per project basis. Welcome to fluid cash flow that will never cause you to be extended on a project. Simply, relay your payment schedule to your customer so that you are on the same page and give them an idea of what to expect.

- Break up payment into 1 to 5 distributions from EnerBank to your company bank account.
- 1st distribution can be as much as 50% of the loan amount.
- Each distribution must be a minimum of \$1,000.
- Final distribution can be as little as 10% of the loan amount.



Make a funding request for each distribution

1. Access [PartnerPortal](https://portal.enerbank.com/) - <https://portal.enerbank.com/> or **even better** the [PartnerPortal phone app](https://partnerportalapp.enerbank.com/) – <https://partnerportalapp.enerbank.com/>
2. Navigate to the WorkCenter
3. Click on the action button at the end of the customer's row and select "Request Funds"
4. Enter the amount that you are requesting and click "Review Request" and then click "Submit". *(Only select "Yes" on 'Will this be the final disbursement?' if you are ready to end the line of credit and end your ability to request additional funds.)*

At each funding request, your customer is sent a text message or a phone call notifying them of the funding request. Customers have a 24 hour time window to provide feedback prior to the automatic transfer of funds directly to your account. Prepare your customers for the best experience in paying you by having them opt for text messages and letting them know to respond "Yes" whenever they receive a request to fund a payment.

Congratulations! Funds will be transferred to your bank account.

- Funds are sent by ACH transfer.
- Your customer receives a welcome letter and starts receiving monthly statements.
- If the project timeline is drawn out over multiple months, the customer may have a small introductory payment due on 5 year loan options. Always refer your customers to their monthly statement to determine next steps.
- Direct all remaining customer questions to **EnerBank USA's Customer Service Department: 888-390-1220**