

Let us help grow your business!



Norman Finance[™] is a convenient consumer financing program that can help you close more sales and increase your average ticket. Unlike a credit card program or a line of credit, Norman Finance[™] offers competitive interest rates for consumers who wish to pay in fixed amounts over a defined period of time.

Unsecured loans with easy payments, consumers can now own quality Norman[®] products with no down payment.

- Low fixed rates starting from 6.59% for best borrowers*
- Increased up-sale potential
- Improved cash flow
- Fast loan pre-approval
- Set yourself apart from your competition <u>No deposit needed</u> from customer
- Easy and hassle-free consumer application <u>No involvement</u>
 between you and homeowner with personal credit information

Norman Finance enables you to offer consumer financing options that typically are only possible from national retailers. The application process is safe, simple and quick. Because the pre-approval is instant, it helps the consumers with their decision-making process.

What does it mean to you?
You walk out with a sold order on your first appointment.

*Based on one year personal loans made to first time borrowers with excellent credit. The APR ranges from 6.59% to 30.30%. Based on pricing as of April 12th, 2012. APR will be determined based on an applicant's credit and income at the time of application. Eligibility for a loan is not guaranteed. All loans offered through Prosper.com and all loans made by WebBank, a Utah-chartered Industrial Bank.



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HOW DOES IT WORK?

You sell the consumer and issue an invoice at time of order. Consumer submits application online confidentially and is offered different loan options instantly. You place an order with Norman® as you normally do. Once the loan is funded, you will receive partial payment via ACH within 10 days. Upon job completion and consumer signing off, you will receive the remaining balance.

Consumer Applies Online Upon Funding
Dealer
Receives
Partial
Payment

Dealer Completes Installation and Sends Norman® Notice for Final Payment

CONSUMER BENEFITS

No down payment or deposit

Fixed low interest rates

No prepayment penalties

Unsecured loans with easy monthly payments

Convenient payback periods

Repayments withdrawn from checking account; never miss a payment

Complete project in one purchase

DEALER COMMITMENT

Dealer signs up with Norman Window Fashions® Dealer pays a one-time \$299 setup fee

DEALER TRAINING & SUPPORT

Tools, training, and support are provided for you to offer a successful consumer financing program.

Norman Finance™ is your powerful tool to grow your business and increase your profitability. SIGN UP TODAY.