



## HOME IMPROVEMENT FINANCING

### PreQualify

Start your journey effortlessly with a soft credit pull via PreQualify, and transition seamlessly into our Online Application!



PreQualify with Regions Home Improvement  
Financing Mobile App  
Available on your contractor's device



PreQualify Online  
[prequalification.enerbank.com](http://prequalification.enerbank.com)



Already PreQualified or ready to apply? Start your  
Online Application today!  
[application.enerbank.com](http://application.enerbank.com)

Use the information provided when applying

**Application phone number:** (866) 405-7600

**Contractor ID:** 194878

**Loan code:** (listed to the right)

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Credit and loans provided by Regions Bank, Member FDIC, (650 S. Main St., Suite 1000, Salt Lake City, UT 84101) on approved credit, for a limited time. \*19.99% fixed APR (provided however, APR will not exceed 15.99% for residents of New Jersey and 17.99% for residents of Florida and Wisconsin), effective as of February 2026, subject to change. Minimum loan amounts apply. Interest starts accruing when funds are disbursed. Interest waived if repaid in 365 days. Repayment terms vary from 24 to 132 months. Actual loan term may be shorter if less than the full approved amount of credit is used. First monthly loan payment due 365 days after funds are disbursed. If no payments made during same-as-cash period and APR of 19.99%, monthly payments vary from \$21.99 to \$30.82 per \$1,000 borrowed depending on term. The minimum monthly payment will be no less than \$50.00. \*9.99% fixed APR, subject to change. Minimum loan amounts apply. Interest starts accruing when funds are disbursed. Repayment term is 60 months. Actual loan term may be shorter if less than the full approved amount of credit is used. First monthly loan payment due 30 days after funds are disbursed. 60 monthly payments of \$21.24 per \$1,000 borrowed. The minimum monthly payment will be no less than \$50.00. \*\*\*11.99% fixed APR, subject to change. Minimum loan amounts apply. Interest starts accruing when funds are disbursed. Repayment terms vary from 12 to 144 months. Actual loan term may be shorter if less than the full approved amount of credit is used. First monthly loan payment due 30 days after funds are disbursed. Monthly payments vary from \$13.12 to \$33.20 per \$1,000 borrowed depending on term. The minimum monthly payment will be no less than \$50.00.



## Financing available!

### Same-As-Cash

#### 12-Mo Same-As-Cash Loan\*

#### No Monthly Payments & No Interest

Interest starts accruing when funds are disbursed. Interest is waived if loan is repaid in full within the "same-as-cash" period.

\$1,000 - \$65,000

Loan code: **DEL2625**



### Low Monthly Payment

#### 9.99% APR 5-Yr Loan\*\*

Estimated Monthly Payment: \$\_\_\_\_\_

$(0.02124 \times \text{loan amount})^{****}$

\$3,500 - \$65,000

Loan code: **DEL2674**



### Low Monthly Payment

#### 11.99% APR Up To 12-Yr Loan\*\*\*

Estimated Monthly Payment: \$\_\_\_\_\_

Amount Dependent\*\*\*\*

\$1,000 - \$65,000

Loan code: **D8877**



\*\*\*\*The monthly payment calculations provided here are estimates only. Regions Bank will determine the exact loan payment amount after loan approval. The accuracy of these calculations is not guaranteed nor is its applicability to your individual circumstances. For some loan types, the monthly payment may change depending upon when funds are disbursed to your contractor, among other factors. You should always obtain financial advice from qualified professionals.

