

**Attachment A**

**Fee Payment Authorization Form**

**I. Authorization to Deduct Loan Fees from Loan Proceeds**

Contractor hereby authorizes EnerBank USA (“Bank”) to deduct from the Loan proceeds set forth on any Payment Authorization Form (“PAF”) the amount of any applicable Loan Payment Option fees (“Loan Fees”) when payable as specified in the loan program agreement under which any such Loan is made, entered into between **NATIONAL ASSOCIATION OF THE REMODELING INDUSTRY** (“Loan Program Sponsor”) and \_\_\_\_\_ (“Contractor”). *(If your company has a trade or d/b/a name in addition to its corporate name, please include both.)*

**II. Payment of Net Loan Proceeds**

Contractor understands that upon receipt by Bank of a properly executed and valid PAF from Contractor, Bank will pay to Contractor, typically within one (1) business day, the amount of the Loan proceeds set forth on the PAF **minus applicable Loan Fees** owed by Contractor to Bank (the “Net Loan Proceeds”) by an ACH transfer to Contractor’s bank account specified below. Contractor also understands that such payment may be delayed to the extent Bank deems it necessary to confirm the accuracy of statements contained in the PAF. By accepting the Net Loan Proceeds from Bank, Contractor acknowledges that borrower has paid to Contractor the full amount of the Loan proceeds set forth on the PAF.

*Please check if the information below represents a change to information previously submitted.*

Bank Name \_\_\_\_\_

ABA Routing # \_\_\_\_\_  
*(9 digits usually preceding your account number at the bottom of a check)*

Account # \_\_\_\_\_

Account Name \_\_\_\_\_

Federal Tax ID # \_\_\_\_\_

Contractor’s  
Address \_\_\_\_\_  
\_\_\_\_\_

Authorized Signer Name \_\_\_\_\_  
*(print)*

Authorized Signer Phone \_\_\_\_\_

Signature: (x) \_\_\_\_\_

Date \_\_\_\_\_

***IMPORTANT: Please attach a copy of a voided blank check for the above referenced account***



## ***ARE YOU READY TO MAXIMIZE YOUR LOAN APPROVAL RATE?***

To increase the loan approval rate for your customers, including less creditworthy customers, EnerBank has partnered with Fortiva to provide you with the YES Loan.

### **INTRODUCING YES LOAN**

- No additional phone application & no additional hard credit inquiry
- Loans up to \$20,000 (on approved credit)
- Fixed APR from 9.99% to 24.99%
- Repayment term from 3 to 5 years
- Competitive dealer fee
- No minimum FICO

It's easy to get signed up for this additional option, simply complete the YES Loan Addendum on the following page and return it with your package.

**YES LOAN ADDENDUM**

This YES LOAN ADDENDUM (“Addendum”) is effective as of the \_\_\_ day of \_\_\_\_\_, 2017 by and between \_\_\_\_\_ (“Contractor”) and **NATIONAL ASSOCIATION OF THE REMODELING INDUSTRY** (“Company”).

**WHEREAS**, Contractor and Company entered into that certain **CUSTOMER FINANCE PROGRAM CONTRACTOR AGREEMENT** dated as of \_\_\_\_\_, as may have been amended (“Agreement”, defined terms used in this Addendum shall have the meanings assigned thereto in the Agreement),

1. Contractor and Company desire to have the ability, when available, to refer certain Customers, who do not meet the credit underwriting criteria established by EnerBank from time-to-time for EnerBank Loans, to a third party secured lender (“Secured Lender”) for underwriting by such Secured Lender of secured loans to be offered to such Customers by EnerBank on behalf of Secured Lender at the time the Customer applies for a Loan with EnerBank (“Yes Loans”). Yes Loans will be processed by EnerBank and funded by EnerBank on behalf of Secured Lender. To accomplish this, the parties agree to add Yes Loans as a Loan Payment Option under the Agreement. EnerBank will facilitate the documentation and funding of Yes Loans, including payment of net Yes Loan proceeds to Contractor. Unlike other Loan Payment Options, there will be no promotional code for Yes Loans. EnerBank will charge Contractor a lump sum, non-refundable fee for each Yes Loan closed in the same manner that such fees are charged for other Loan Payment Options under the Agreement.

2. Except as specifically provided in this Addendum, the Agreement is unchanged hereby and remains in full force and effect.

3. This Addendum may be executed in any number of counterparts and by different parties hereto on separate counterparts, each of which, when so executed and delivered, shall be an original, but all such counterparts shall together constitute one and the same instrument.

**IN WITNESS WHEREOF**, the parties have caused this Addendum to be executed by their duly authorized representatives as of the date set forth above.

\_\_\_\_\_  
*(insert name of Contractor)*

**NATIONAL ASSOCIATION OF THE REMODELING INDUSTRY**

By: x \_\_\_\_\_

By: x \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Title: \_\_\_\_\_