



STANDARD INSTALLMENT LOANS

STANDARD INSTALLMENT PRODUCTS				
PLAN #	CREDIT GRADE	RATE	PAYMENT FACTOR (15 yrs)	CONTRACTOR FEE
C1017	GRADE A	9.95%	1.07%	0%
	GRADE B	10.95%	1.13%	0%
	GRADE C	12.95%	1.26%	0%
	GRADE D	14.95%	1.40%	0%
	GRADE E	15.95%** or 17.95%	1.47% or 1.61%	0%

Watercress Financial offers a variety of products, with repayment terms up to 15 years.

Products Include:

- Standard Installment (with buydown options)
- No Interest / No Payment
- No Interest with Principal Payment
- Equal Pay

1PT BUYDOWN PRODUCTS				
PLAN #	CREDIT GRADE	RATE	PAYMENT FACTOR (15 yrs)	CONTRACTOR FEE
C3027	GRADE A	8.95%	1.01%	4%
	GRADE B	9.95%	1.07%	4%
	GRADE C	11.95%	1.20%	4%
	GRADE D	13.95%	1.33%	4%
	GRADE E	14.95%** or 16.95%	1.40% or 1.54%	4%

2PT BUYDOWN PRODUCTS				
PLAN #	CREDIT GRADE	RATE	PAYMENT FACTOR (15 yrs)	CONTRACTOR FEE
C3028	GRADE A	7.95%	.95%	8%
	GRADE B	8.95%	1.01%	8%
	GRADE C	10.95%	1.13%	8%
	GRADE D	12.95%	1.26%	8%
	GRADE E	13.95%** or 15.95%	1.33% or 1.47%	8%

\$1k - \$2,999 = 36 months max term
 \$3k - \$5,999 = 60 months max term
 \$6k + = max term up to 180 months

All rates subject to change.

NO INTEREST / NO PAYMENT LOANS⁺

NO INTEREST / NO PAYMENT DEFERRED INTEREST PRODUCTS				
PLAN #	CREDIT GRADE	RATE	PAYMENT FACTOR (15 yrs)	CONTRACTOR FEE
C6026 2-MONTH	GRADE A	9.95%	1.09%	0%
	GRADE B	10.95%	1.15%	0%
	GRADE C	13.95%	1.36%	0%
	GRADE D	15.95%	1.50%	0%
	GRADE E	15.95%** or 17.95%	1.50% or 1.65%	0%
C6027 3-MONTH	GRADE A	10.95%	1.16%	2.75%
	GRADE B	11.95%	1.23%	2.75%
	GRADE C	14.95%	1.45%	2.75%
	GRADE D	15.95%	1.52%	2.75%
	GRADE E	15.95%** or 17.95%	1.52% or 1.68%	2.75%
C6028 6-MONTH	GRADE A	14.95%	1.49%	4%
	GRADE B	14.95%	1.49%	4%
	GRADE C	14.95%	1.49%	4%
	GRADE D - E	2-MONTH NO/NO PROMO AVAILABLE		
C6029 12-MONTH	GRADE A	14.95%	1.57%	6%
	GRADE B	14.95%	1.57%	6%
	GRADE C	14.95%	1.57%	6%
	GRADE D - E	2-MONTH NO/NO PROMO AVAILABLE		

Optional solutions to maximize approval possibilities and close more deals.

Grade D or E applicants for the 6- or 12-month product and pricing can be offered the 2-month product and pricing.

⁺ All No Interest/No Payment plans will have retroactive interest which starts accruing on day one of the loan. To avoid paying accrued interest, the balance must be paid in full before the promotional period end date.

\$1k - \$2,999 = 36 months max term
\$3k - \$5,999 = 60 months max term
\$6k + = max term up to 180 months

Questions?

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NO INTEREST WITH PAYMENT LOANS⁺

0% INTRODUCTORY RATE WITH PAYMENT PRODUCTS				
PLAN #	CREDIT GRADE	RATE	PAYMENT FACTOR (15 yrs)	CONTRACTOR FEE
C4000 3-MONTH	GRADE A	11.95%	1.20%	1.75%
	GRADE B	12.95%	1.26%	1.75%
	GRADE C	13.95%	1.33%	1.75%
	GRADE D	15.95%	1.47%	1.75%
	GRADE E	15.95%** or 17.95%	1.47% or 1.61%	1.75%
C4009 6-MONTH	GRADE A	12.95%	1.26%	3.5%
	GRADE B	13.95%	1.33%	3.5%
	GRADE C	14.95%	1.40%	3.5%
	GRADE D - E	3-MONTH 0% INTRO PROMO AVAILABLE		
C4010 12-MONTH	GRADE A	13.95%	1.33%	5.5%
	GRADE B	14.95%	1.40%	5.5%
	GRADE C	15.95%	1.47%	5.5%
	GRADE D - E	3-MONTH 0% INTRO PROMO AVAILABLE		

Optional solutions to maximize approval possibilities and close more deals.

Grade D or E applicants for the 6- or 12-month product and pricing can be offered the 3-month product and pricing.

⁺ All No Interest/With Payment plans will have retroactive interest which starts accruing on day one of the loan. To avoid paying accrued interest, the balance must be paid in full before the promotional period end date.

EQUAL PAYMENT LOANS

EQUAL PAY PRODUCTS			
PLAN #	CREDIT GRADE	PAYMENT FACTOR	CONTRACTOR FEE
7035 12-MONTHS	GRADE A - D	8.33% (1 YR)	10%
7036 24-MONTHS	GRADE A - D	4.17% (2 YR)	14%

Minimum loan size: AL \$1.5k, GA \$3k, all other states \$1k.
Some rate maximums may be lower in certain states based on state lending requirements.

\$1k - \$2,999 = 36 months max term
\$3k - \$5,999 = 60 months max term
\$6k + = max term up to 180 months

**This rate applies to AR and NY only.

All rates subject to change.

Questions?

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