



- ✓ Manage a large or unexpected project with affordable monthly payments
- ✓ Easy application process and customer dashboard
- ✓ No pre-payment or cancellation fees
- ✓ No impact on credit for loan pre-approval

8.99% Interest for 5 Years**9.99% Interest for 10 Years****10.99% Interest for 15 Years****0% Interest with payments
for 6 Months**

Apply for financing today or contact **Manny Naranjo** to learn more.

📞 Phone number: **781.436.2234**

🌐 Website: **GNExteriors.com**

✉ Email: **info@gnexteriors.com**



These loan terms are not guaranteed and are subject to Upgrade's verification and review process. Applicants may be asked to provide additional documents to enable Upgrade to verify their income and their identity. For loans that charge interest, this rate includes an Autopay APR reduction of 0.5%. By enrolling in Autopay, borrowers' payments will be automatically deducted from their bank account. Selecting Autopay is optional. If you are eligible for credit union membership, you may be required to join a credit union to receive the APR shown. Subsequent charges and fees may increase the cost of the loan. There is no fee or penalty for repaying a loan early. For more information, applicants should refer to the applicable Borrower Agreement and TILA Disclosure.

Loans may be disbursed in one or more advances. These loan terms are estimates based on the assumption that the loan is disbursed in a single advance upon execution of the Borrower Agreement. Actual loan terms may vary depending on, among other things, the exact number of advances, the amount of each advance, and the date on which each advance will occur.

For example, under this promotional plan (i.e., payments are required monthly during the 12 months promotional period beginning after we disburse the first advance, and interest accrues during the promotional period but is waived if the loan is paid in full before the end of the promotional period), if a borrower receives a \$10,000 loan with a 10-year term and a 29.49% Annual Percentage Rate (APR), the loan is disbursed in 2 advances (20% on Day 1 and 80% on Day 90), the borrower will have a required monthly payment of \$210.80 during the promotional period. During the promotional period, payments will be applied to the outstanding principal amount, but paying only the required monthly payment amount will not repay the loan amount in full. If the loan is not paid in full by the end of the promotional period, interest accrued during the promotional period will be added to your monthly payment on a pro-rata basis for the remainder of the loan term, and the borrower will have a required monthly payment of \$228.93 after the promotional period ends. If the loan is paid in full before the end of the promotional period, all interest accrued during the promotional period will be waived.

Loans are subject to credit approval. Home Improvement Loans offered through Upgrade are made by Cross River Bank, Member FDIC, Equal Housing Lender. Upgrade, Inc. (NMLS #1548935) holds the following state licenses.

