



# The Home Depot Project Loan

## The Home Depot Financial Services

*Reference Guide for U.S. Stores*  
*(New Construct Changes Effective 8/15/13)*



# Project Loan

## Introduction

One of the top three reasons many customers make a large purchase in specialty is due to the financing options available to them. By offering customers financing options, we are helping them SOLVE his/her financing concerns. If the customer needs a longer time to pay, The Home Depot Project Loan is the perfect tool!

The Home Depot Project loan is an excellent tool to allow customers:

- To allow the customers to make the purchase over a 6 month purchasing window
- To enjoy fixed monthly payments with the flexibility to pay off anytime
- To not pay a prepayment penalty, and
- To have access to a credit line up to \$40,000

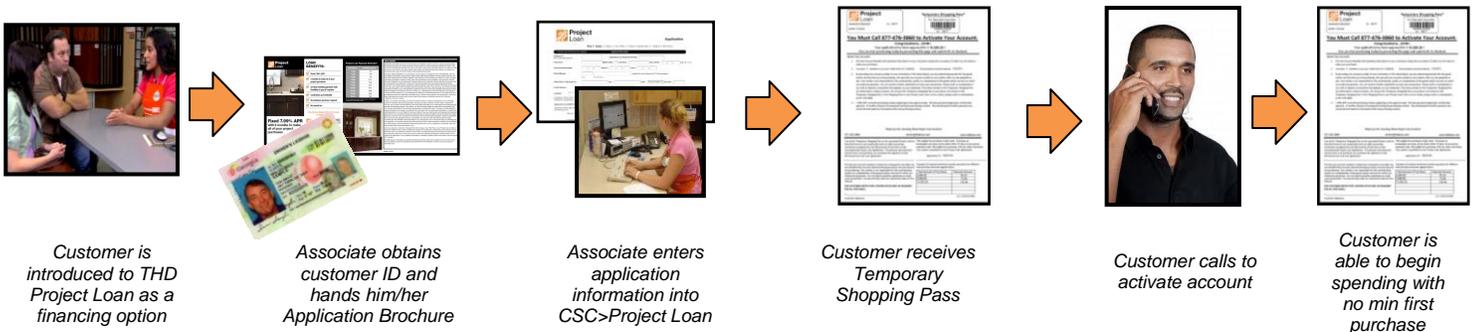
The Home Depot Project Loan is serviced by Home Depot Loan Services and can be reached directly by calling either:

- #963 or
- 877-476-3860 (associate and customer use)

The Project Loan is only available to residents of the 50 continental U.S. stores. Stores in Puerto Rico, Guam, U.S.V.I., Canada, China and Mexico are excluded from Project Loan.

**Please do not contact your Citi Store Credit Manager or Home Depot Credit Services regarding Project Loan**

## High-Level Process



*\*Prior to the customer receiving their permanent loan purchasing card, the customer can use their Temporary Shopping Pass at the Front End registers ONLY and MUST call to activate their account by calling 877-476-3860 or have an associate dial #963 from the store*

## 6 Month Purchasing Window Defined

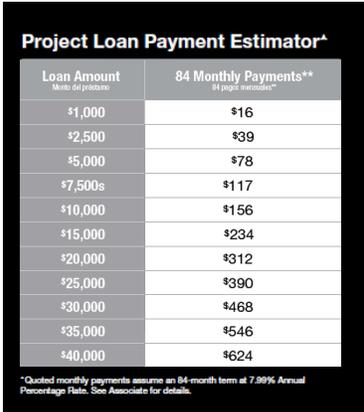
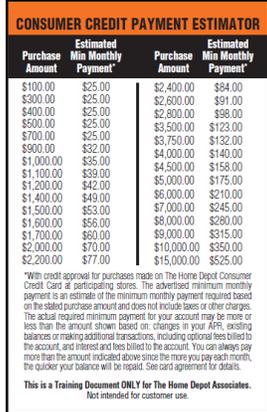
Project Loan offers a 6 month purchasing window to make purchases while only making interest-only payments. The purchasing window begins once the loan has been approved. The credit limit is only available during the first 6 months of the loan. After 6 months, the purchasing window becomes inactive. If the customer spends less than their credit limit assigned at loan approval, the customer will only be responsible for the amount they spent during the 6 month purchasing window.



### ***Features and Benefits of The Home Depot Project Loan***

- Fixed 7.99% Annual Percentage Rate (APR)
- 6 months to make all project purchases (“purchasing window”)
- 84 fixed monthly payments with flexibility to pay off anytime
- Interest only payments for the first 6 months (purchasing window begins at time of loan approval)
- No prepayment penalty
- Credit lines up to \$40,000
- Perfect for large projects and if the customer needs a longer term financing option
- Unsecured loan, NO collateral required
- Quick, easy apply and buy Application process (no paperwork needed at time of application – personal ID required only)
- Personalized card sent to home within 7 – 10 days of loan approval (replaces Temporary Shopping Pass)
- No closing costs and no down payment necessary
- No annual or application fees

**Comparisons between the Project Loan and the Consumer Credit Card (Features & Benefits)**

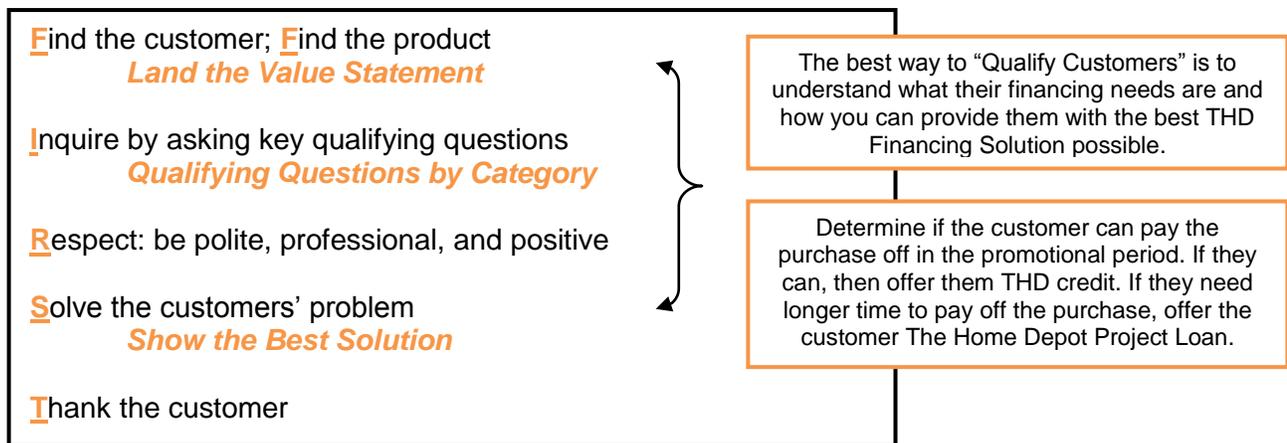
Financing Type	The Home Depot Project Loan 	The Home Depot Consumer Credit Card 
<b>Unique Feature</b>	6 Month Interest-Only Purchasing Window	6 Months Special Deferred Financing Everyday (occasional extended deferred offerings)
<b>Term Repayment</b>	84 months with ability to pay off at anytime (no minimum transaction amount required)	Revolving
<b>Prepayment Penalty</b>	None	None
<b>Payments</b>	Equal Pay Over 84 months	1% of New Balance + Applicable Interest/Fees
<b>APR</b>	7.99% fixed over the life of the loan	17.99%, 21.99%, 25.99% or 26.99%
<b>Purchasing Window</b>	6 months	Open Indefinitely
<b>Credit Line</b>	Needs longer term financing	Varied lines to accommodate all types of purchases
<b>Account Lookup (for card not present transactions)</b>	Available in store	Available in store
<b>In-Store Payments</b>	Not available	Available
<b>Associate Phone Number</b>	#963 OR 877-476-3860	#897
<b>Customer Phone Number</b>	877-476-3860	1-800-677-0232
<b>Payment Estimator Example</b>	 <p>Rule of Thumb: For every \$1,000 spent on their project, the customer will pay less than. \$20/month</p>	

**Ultimately, it is up to the customer to make the best decision for them on what financing product works for them**

## Qualifying and Positioning Project Loan into the FIRST Sales Process

As you recall from FIRST for Selling, great customer service is more than just being friendly and engaging. It involves assisting the customer in finding the right product by **Landing the Value Statement**, **Qualifying the Customer for the right product**, being polite and professional and assisting the customer by providing them **Solutions for their Problems**, including their financing needs.

The Home Depot Project Loan is a great way to put customers' FIRST by offering the customer with another financing option to help them build their dreams and for The Home Depot to close sales and quotes. It is also an excellent way to help SOLVE customer's financing needs. Customers will be able to turn their dream projects into reality through affordable, fixed monthly payments. As with everything we do, when selling Project Loan, put customers FIRST.



### PROJECT LOAN TIP:

With Project Loan, every \$1000 spent on their project, the customer will pay less than \$20/month

**Conversation Starters:**



*“Do you plan to pay off your purchase within the credit promotional period (i.e., 6/12/18/24) months?”*

*“Most customers choose to utilize our Project Loan or THD Consumer Credit Card to finance projects of this size. The key advantages of them both are...”*

**OR**

*“Given the size of your project, this would translate in \$xx per month, for well qualified buyers”*

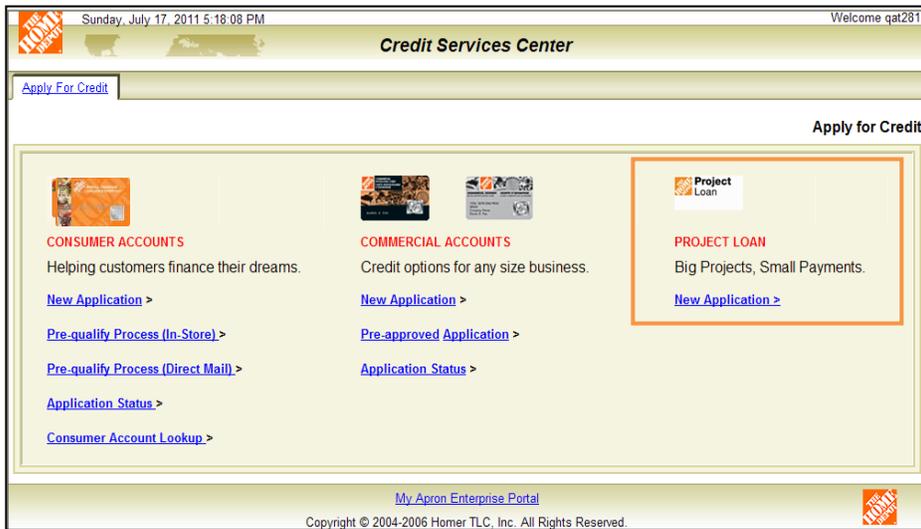


**Overcoming Objections for The Home Depot Project Loan**

Objection	Translation Value	Value Added Responses
“I really like all of the new ideas to upgrade our kitchen, but it is really beyond our budget.”	The customer does not feel like they can afford to upgrade their purchase.	“Many customers take advantage of our deferred financing options for purchases of this size. <b>The Home Depot Project Loan</b> offers a low 7.99% Annual Percentage Rate and affordable, fixed monthly payments that are spread evenly over 84 months. Which is only \$xx per month (use payment estimator). Additionally, our <b>Home Depot Consumer Credit Card</b> offers deferred interest (minimum payments) for 6 months and no annual fee.”
“Your interest rates are too high.”	The customer hears and sees a lot about high interest rates.	“I understand your concerns. If you look at the rates of our loan compared to credit cards or even other types of loans, our fixed 7.99% APR loan is very competitive. As a reminder, you only have to make interest only payments during the 6 month purchasing window.”
“I don’t want to have another payment that is going to take me 84 months (7 years) to pay off.”	The customer feels that the timeframe to pay back the loan is too long.	“With The Home Depot Project Loan we offer <b>NO</b> annual fee and you have the ability to pay off the loan at any time with no prepayment penalty.”
“I don’t have time to apply.”	The customer is truly in a hurry, not interested right now or does not see the need for another line of credit.	“The time it takes to apply is very quick. We can process the application all within 10 minutes. All you need is your government issued ID. Are you interested in taking the 10 minutes investment to get that kitchen you have been dreaming about?”
“I prefer to use another credit card for my purchases that either offers points or I would like to use my Home Depot Consumer Credit Card to take advantage of the deferred interest or promotional discounts.”	The customer may be trying to earn points for a specific prize or gift/promotions with other credit provider.	“I understand and I am happy that I can help you with your project today. Please let me know if there is anything else that I can help you with to help solve your financing needs.”

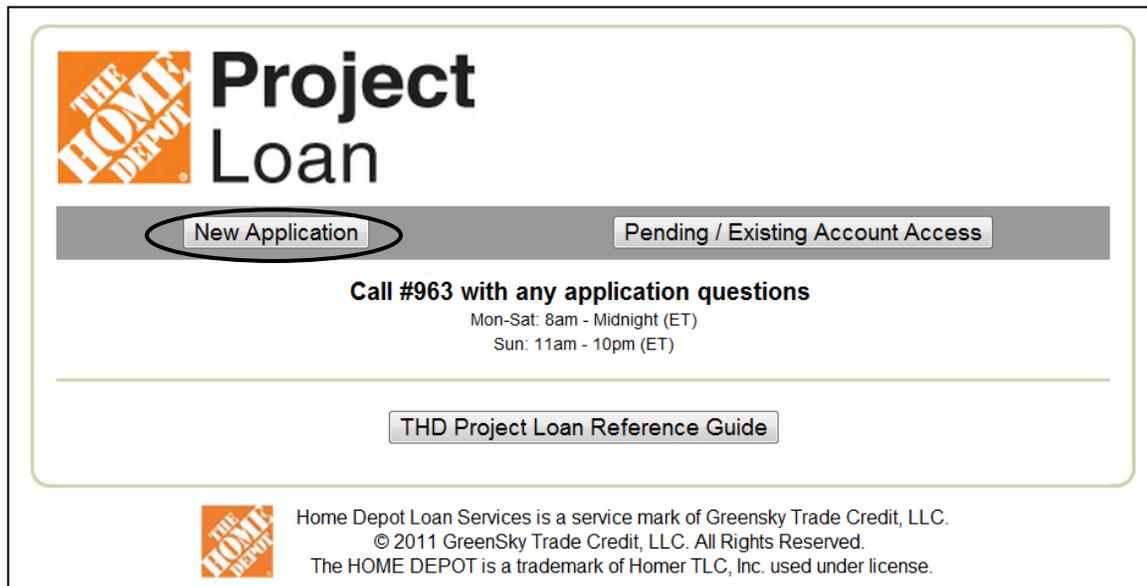


**4** **Click** on Project Loan > New Application



You will be redirected to the Home Depot Project Loan Application website to enter the application information directly into the application database for processing and decisioning

**5** **Click** on New Application



**Note:** This reference guide can be accessed either from myApron>myWorkbench>Hot Topics>myCredit Toolbox>Project Loan Program Information or by pressing on **The Home Depot Training Manual** button above

**6** **Enter** four digit Store Number and **Click** on Submit

**THE HOME DEPOT** **Project Loan**

Enter your Store Number:

**Call #963 with any application questions**  
Mon-Sat: 8am - Midnight (ET)  
Sun: 11am - 10pm (ET)

If the entry was successful, the following screen will appear. **Click** on Submit

**THE HOME DEPOT** **Project Loan**

Enter your Store Number:

If the information below is correct, click "Continue."  
If it is not, please re-enter the Store Number above.

**Store Number: 0111**  
**Store Name: MERCHANTS WALK**

**Call #963 with any application questions**  
Mon-Sat: 8am - Midnight (ET)  
Sun: 11am - 10pm (ET)

If the entry was unsuccessful, the following screen will appear. **Re-enter** the **Store Number** and **Click** on Submit

**THE HOME DEPOT** **Project Loan**

Enter your Store Number:

The Store Number: **0121**, does not match our records. Please re-enter your Store Number.

If you receive no match with your correct Store Number, please dial #963 for further assistance.

**Call #963 with any application questions**  
Mon-Sat: 8am - Midnight (ET)  
Sun: 11am - 10pm (ET)

**NOTE:** If assistance is still need, please contact Home Depot Loan Services by dialing #963

**7** **Enter** the customer's information from the completed Application (or) from the information provided to you by the customer into the screen (as shown below)

**Note:** Use the **Next** and **Previous** buttons at the bottom of each screen to navigate from page to page and the tab button to maneuver from field to field.



**Application**

Step 1: Apply >> Step 2: Your Offer >> Step 3: Agreement >> Step 4: Instructions

**Special Note:**

- The Reference Number is not a required field
- Applicants must include physical address (no PO Box numbers are allowed)

**Special Note:**

If Applicant is retired, enter:

- Retired in the Employer field
- 0 in the Years on the Job field
- Applicants Home Phone Number

If Applicant is unemployed, enter:

- Unemployed in the Employer field
- 0 in the Years on the Job field
- Applicants Home Phone Number

**Applicant Information**

\* indicates that the field must be completed

Reference #:  Requested Loan Amount (if known):

First Name \*:  Middle Initial:  Last Name \*:  Date of Birth \*: -- (MM-DD-YYYY)

Social Security Number \*: -- Phone #: -- Cell #: --

Street Address \*:  St.#  Street Name  Applicant's Home Address (No PO Boxes please)

Other (Suite or Apartment #):  City \*:  State \*: Please Select  Zip Code \*:

Email Address: +

Employer \*:  Years On Job \*:  Employer Phone #: --

If Applicant is retired, enter "Retired" in the Employer field, "0" in the Years on Job and Applicant's Home Phone Number.  
If Applicant is unemployed, enter "Unemployed" in the Employer field, "0" in the Years on Job and Applicant's Home Phone Number.

Applicant's Gross MONTHLY Income (\$):  Other Household Member's Gross MONTHLY Income (\$):

(examples: monthly salary before taxes, alimony, child support, investment income, social security, etc.) (examples: Co-Applicant and/or spousal income, alimony, child support, investment income, social security, etc.)

Alimony, child support or separate maintenance payments need not be revealed if you do not wish to have them considered as a basis for repaying the loan.  
Married Wisconsin Residents: Combine your and your spouse's information once.

+ If you provide an email address, The Home Depot may use it to contact you about The Home Depot products, services, special offers and other promotions.

**Note:** All fields marked with an asterisk indicate a required field by the applicant (First Name, Last Name, Date of Birth, Social Security Number, Phone Number, Street Address, City, State, Zip, Employer, Years on Job, Applicants Gross Income)

**Comment on "Applicant's Gross Monthly Income":** this could include additional income from alimony, child support, investment income, social security, etc.

**Special Note for Wisconsin Residents:** Married Wisconsin residents should combine Applicant and Co-Applicants information once.

**7A** (OPTIONAL: It will always default to No Co-Applicant)

**Enter** the Co-Applicant information (if applicable) as indicated on the customer's Application into the screen (as shown below)

**Co-Applicant Information**

If you wish to apply for this loan with another consumer, please complete the Co-Applicant Information section below. If completed, Applicant and Co-Applicant intend to apply for joint credit

Is there a Co-Applicant? \*  Yes  No

If there is no Co-Applicant, check "No". If there is a Co-Applicant, check "Yes", and complete all required spaces.

First Name\*:  Middle Initial:  Last Name\*:  Date Of Birth\*: -- (MM-DD-YYYY)

Social Security Number\*: -- Phone #: -- Cell #: --

Co-Applicant Home Address same as the Applicant:

Street Address\*:  St.#  Street Name  Co-Applicant's Home Address (No PO Boxes please)

Other (Suite or Apartment #):  City\*:  State\*: Please Select  Zip Code\*:

Email Address: +

Employer\*:  Years On Job\*:  Employer Phone #: --

If Co-Applicant is retired, enter "Retired" in the Employer field, "0" in the Years on Job and Co-Applicant's Home Phone Number.  
If Co-Applicant is unemployed, enter "Unemployed" in the Employer field, "0" in the Years on Job and Co-Applicant's Home Phone Number.

**Special Note:**

If Applicant is retired, enter:

- Retired in the Employer field
- 0 in the Years on the Job field
- Applicants Home Phone Number

If Applicant is unemployed, enter:

- Unemployed in the Employer field
- 0 in the Years on the Job field
- Applicants Home Phone Number

**Note:** All fields marked with an asterisk indicate a required field by the applicant (First Name, Last Name, Date of Birth, Social Security Number, Phone Number, Street Address, City, State, Zip, Employer, Years on Job). The Co-Applicants Income will be gathered in the Income section in another section of the Application.

**8 Collect** Customers Valid US or Government Issued Photo ID (according to SOP FE 04 - 10). Complete the Associate Section information. **Click** on Next.

TO BE COMPLETED BY SALES CONSULTANT/ASSOCIATE

Customer Photo ID Verification  
(Must be a valid US or state government issued photo ID. Do not enter this information unless you are in possession of and have validated a government issued picture ID)

**Applicant**

Name on ID:  ID Number:

Type of ID:  State:  Exp Date:  Ensure slash is used between MM/YYYY

**Co-Applicant**

Name on ID:  ID Number:

Type of ID:  State:  Exp Date:

**Sales Consultant/Associate**

Name:

My Apron ID:

Email Address:  Fields **NOT** required to be entered by In Store Associates

Phone #: --

**Vendor Identifier (Complete Only One)**

Provider Number:  Store Number:  Branch (RSW only):

Click to Proceed

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**Applicant/Co-Applicant Sections**

Name on ID = Customers First Name and Last Name  
Type of ID = Choose either Driver's License, State Issued ID or Military ID  
Expiration Date = Date ID Expires (month and full year, **including slash**)

**Sales Consultant/Associate Section**

Name = Associate Name  
myapron ID = LDAP ID  
Email Address = N/A  
Phone # = N/A

**Vendor Identifier**

Provider Number = N/A  
Store Number = 4 Digit Store Number  
Branch = N/A

**9** **Verify** that the customer information was entered correctly by reviewing the following screen with the customer or with the information that the customer provided. Verify the Co-Applicant information (if applicable).



# Project Loan

## Application

Step 1: Apply >> Step 2: Your Offer >> Step 3: Agreement >> Step 4: Instructions

**Applicant Information**

Do you reside at the location where the work is being performed?

Reference #:  
Loan Amount Requested (if known):  
Name:  
Date of Birth:  
Social Security Number:  
Phone #:  
Cell #:  
Street Address:

Email Address:  
Employer:  
Years On Job:  
Employer Phone #:  
Applicant's Gross Monthly Income (\$):  
Other Household Member's Gross Monthly Income (\$):

**Co-Applicant Information**

Does the Co-Applicant live with the Applicant? No Co-Applicant

Name:  
Date of Birth:  
Social Security Number:  
Phone #:  
Cell #:  
Email Address:  
Street Address:

Employer:  
Years On Job:  
Employer Phone #:

**Associate/Sales Consultant Information**

Sales Consultant:  
Email Address:  
Phone #:  
My Apron ID:  
Provider Number:  
Branch (RSW only):  
Store Number:

Customer Photo ID:  
Name on ID:  
ID Number:  
Type of ID:  
Exp Date:

---

You are the: Please Select

**If you are the Applicant:** By clicking "Submit Application" below, you request a Home Depot Loan Services bank loan and certify that all of the statements made in your credit application are true and correct and are made for the purpose of obtaining credit, and you authorize Home Depot Loan Services and the Lender to: (1) obtain a credit report on you for any legal purpose in connection with this loan application, including any update, extension of credit, review or collection of your loan and (2), notify The Home Depot, The Home Depot Associate and/or your Contractor of our credit decision and (if approved) the proposed loan terms. If you request, you will be informed whether any credit report was requested, and if so, the name and address of the consumer reporting agency furnishing this report. You agree to provide additional financial information upon request. You authorize The Home Depot, The Home Depot Associate and/or your Contractor to: (1) submit this credit application to us on your behalf, (2) receive and deliver to you your credit decision and proposed loan terms and (3), if you accept the proposed loan terms, receive and deliver your loan document and related disclosures. Note: If you do not authorize The Home Depot, The Home Depot Associate, and/or your Contractor to handle documentation, then you must fax this application directly to Home Depot Loan Services at 404-832-4090, and all loan-related documents and documentation will be sent directly to you, the applicant, and not The Home Depot. In addition, you acknowledge that you have read and agree to be bound by, and have printed or retained an electronic copy of, the IMPORTANT INFORMATION disclosures. You understand and agree that your loan, if approved, will be made from the Lender listed on your Loan Agreement.

**If you are the Sales Consultant:** By clicking "Submit Application" below, you have obtained a paper application that was completed and signed by the Applicant. You have confirmed the Applicant's identity by verifying the information included on the application and the signature on the application with a government issued photo identification provided by the Applicant. You will fax the paper application that was completed and signed by the Applicant to Home Depot Loan Services at 877-367-1894 within 24 hours.

**If you are the Store Associate:** By clicking "Submit Application" below, you have obtained a paper application that was completed and signed by the Applicant. You have confirmed the Applicant's identity by verifying the information included on the application and the signature on the application with a government issued photo identification provided by the Applicant.

[Important Information and Electronic Consent](#)

Do you agree to the terms included in the Important Information and Electronic Consent?  I Agree  I Disagree

Previous

Click to Go Back

Click Submit Application to proceed

**Submit Application**

To print this page please click here: Print

**NOTE:** If any of the Application information does not match the customer's information and the Co-Applicant's information, return to the previous screen and correct the information by **Clicking** on the Previous button and repeat step 7.

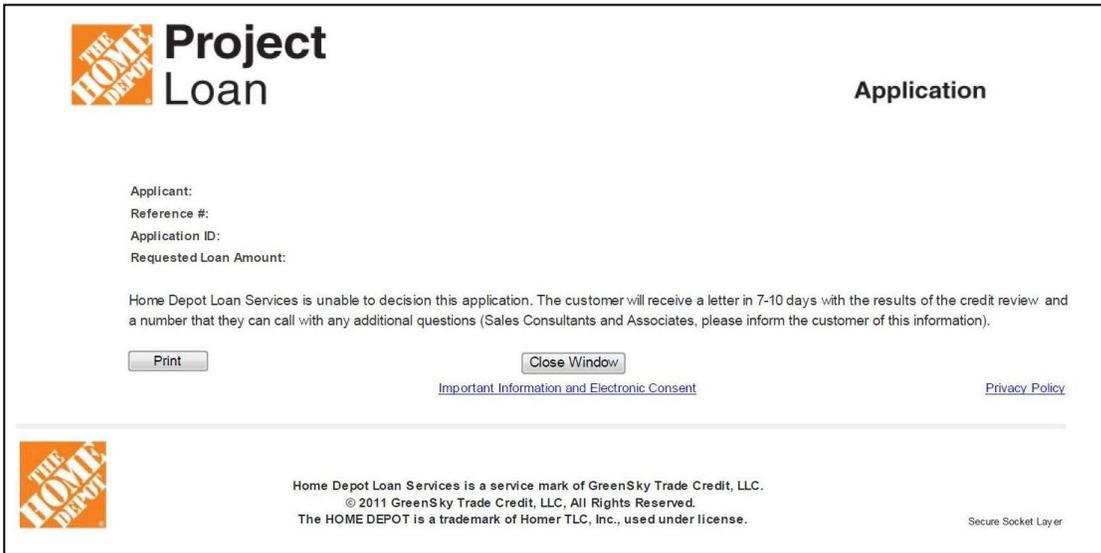
**10** **Select** Store Associate from the pull down menu and then Select “ I Agree” in the radio button section. **Click** on Submit Application

**Note:** By clicking **Submit Application**, it indicates that you are providing The Home Depot Project Loan Application and Documents to the customer

**11** The screen below will be shown as it is rendering a decision

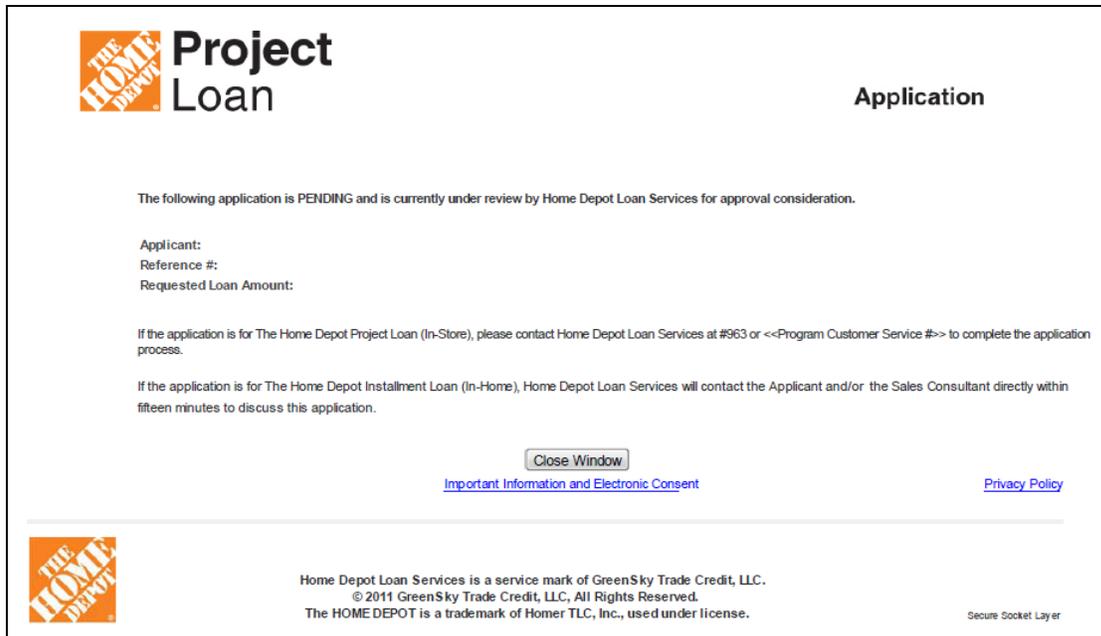
The system will respond with a decision screen to indicate that the Application was either **Approved, Unable to Decision or Pending**

**12A Unable to Decision:** If more information is needed to make a decision on the Application, the system will prompt the associate with the following message:



Notify the customer that their Application was Unable to Decision at this time. The customer will receive a letter in the mail within 7 – 10 days. Explain to the customer that there will be a phone number on the letter printed that they can refer to in regards to any questions that they may have. **Click** on Close Window.

**12B Pending:** If more information is needed to make a decision on the Application, the system will prompt you with the following message:



Notify the customer that more information is needed to approve their Application. Call Home Depot Loan Services to assist the customer at #963 or 877-476-3860 (not Citi) with their Application and resolve their issue with the customer service representative. Once the issue has been resolved, return to step 7 and complete the Application process with the customer.

**12C** **Approved:** Inform the customer that they have been approved for The Home Depot Project Loan. The following web page will appear (see Appendix for the full Loan Package).

**Project Loan Application**

Step 1: Apply >> **Step 2: Your Offer** >> Step 3: Agreement >> Step 4: Instructions

"Congratulations! This application has been **APPROVED** for a Credit Limit of \$<<Credit Limit>>. For a Credit Limit increase, please call Home Depot Loan Services at <<Program Customer Service#>> (in-store approvals can also call #963).

Please print this page using the button below or write down you Application ID, which you will need to access your on-line Application in the future.

Application ID: 1106091292  
Reference #:   
Applicant: Peggy Blackbird  
Date: June 09, 2011  
Loan Amount: \$20,000.00

The following [Payment Terms](#) are based on a Loan Amount of **\$20,000.00**.

Loan Amount	Term	APR	Monthly Payment	Promotion Details
\$20,000	84 Months	7.99%	\$363.73	Special Offer: 0% Interest, No Payments 6 Months

\*Your final Loan Amount and Monthly Payments will be based on your actual purchases within your Credit Limit. To modify your Loan Amount, enter the New Loan Amount in the space below, then click "Recalculate Payment".

New Loan Amount

Click Next to review the Loan Agreement. By clicking Next, the Loan Agreement Terms will be calculated using the Loan Amount that appears above.

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**As a reminder, changing this section will adjust the loan amount – ensure your customer agrees with the loan amount they chose to accept**

- Payment Terms will be quoted for the maximum amount for which the Customer is approved. In the event that the Customer spends less than this amount, their payment will be modified at the end of the purchasing window.
- If the customer would like to modify the Loan Amount, the number in the “New Loan Amount” box can be edited. Enter a different Loan Amount (not to exceed the Credit Limit approved for), then **Click** Recalculate Payment. The new Payment Terms based on the New Loan Amount will be displayed.
- When the customer is satisfied with the Loan Amount and the Payment Terms, **Click** on Next.

**TIP: If the customer spends approximately \$5,000 on their loan, their monthly payments will approximately be \$100 per month or if they spend approximately \$1,000 on their loan, their monthly payments will be less than \$20 per month.**

**REMINDER: The customer will only be responsible to repay the amount of the loan that they spent of their credit limit given at time of approval.**

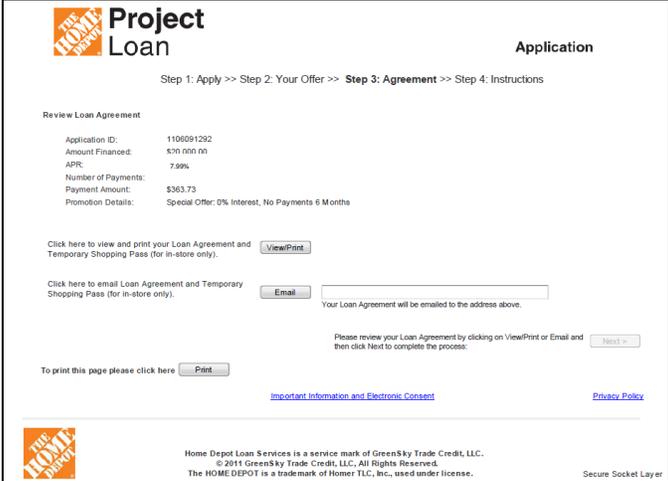
**13** The following screen will appear to allow the Loan Package to be printed/emailed

To print the Loan Package:

- **Click** "View/Print" or **Click** the Printer Icon  from your Toolbar.

To email the Loan Package to the customer:

- **Click** "Email" (the Loan Package will be sent to the email address in the box to the right of the "Email" button).
  - If the customer included their email address in their Application information, it will appear in this box
  - If the customer did not include an email address in their Application information, the email address may be entered



**Project Loan Application**

Step 1: Apply >> Step 2: Your Offer >> **Step 3: Agreement** >> Step 4: Instructions

**Review Loan Agreement**

Application ID: 1106091292  
 Amount Financed: \$76,000.00  
 APR: 7.99%  
 Number of Payments: 64  
 Payment Amount: \$363.73  
 Promotion Details: Special Offer: 0% Interest, No Payments 6 Months

Click here to view and print your Loan Agreement and Temporary Shopping Pass (for in-store only).

Click here to email Loan Agreement and Temporary Shopping Pass (for in-store only).

Your Loan Agreement will be emailed to the address above.

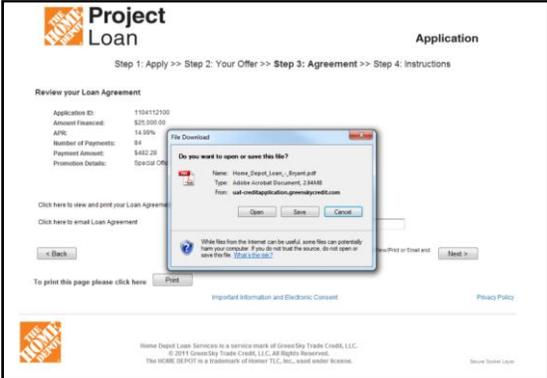
Please review your Loan Agreement by clicking on View/Print or Email and then click Next to complete the process.

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An Adobe PDF window will appear. **Click** Open. The following screen will appear



**Project Loan Application**

Step 1: Apply >> Step 2: Your Offer >> **Step 3: Agreement** >> Step 4: Instructions

**Review your Loan Agreement**

Application ID: 1104121300  
 Amount Financed: \$25,000.00  
 APR: 14.99%  
 Number of Payments: 64  
 Payment Amount: \$482.29  
 Promotion Details: Special Offer

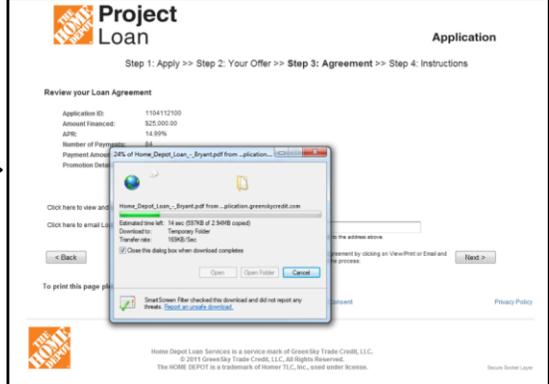
Click here to view and print your Loan Agreement

Click here to email Loan Agreement

To print this page please click here

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**Project Loan Application**

Step 1: Apply >> Step 2: Your Offer >> **Step 3: Agreement** >> Step 4: Instructions

**Review your Loan Agreement**

Application ID: 1104121300  
 Amount Financed: \$25,000.00  
 APR: 14.99%  
 Number of Payments: 64  
 Payment Amount: \$482.29  
 Promotion Details: Special Offer

Click here to view and print your Loan Agreement

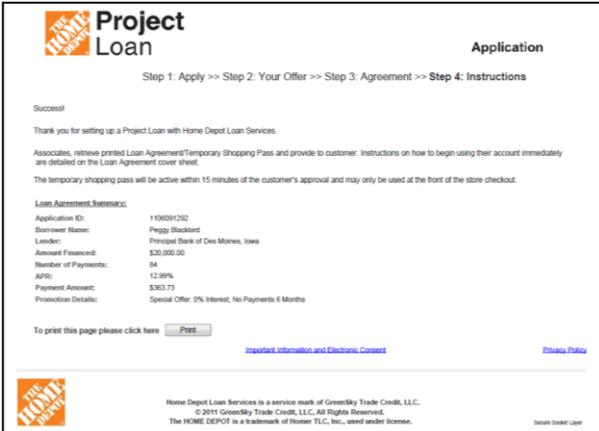
Click here to email Loan Agreement

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The Loan Agreement Confirmation Page Screen will appear below.



**Project Loan Application**

Step 1: Apply >> Step 2: Your Offer >> Step 3: Agreement >> **Step 4: Instructions**

**Success!**

Thank you for setting up a Project Loan with Home Depot Loan Services.

Associates, retrieve printed Loan Agreement/Temporary Shopping Pass and provide to customer. Instructions on how to begin using their account immediately are detailed on the Loan Agreement cover sheet.

The temporary shopping pass will be active within 15 minutes of the customer's approval and may only be used at the front of the store checkout.

**Loan Agreement Summary:**

Application ID: 1106091292  
 Borrower Name: Peggy Blackford  
 Lender: Provident Bank of Des Moines, Iowa  
 Amount Financed: \$20,000.00  
 Number of Payments: 64  
 APR: 12.99%  
 Payment Amount: \$363.73  
 Promotion Details: Special Offer: 0% Interest, No Payments 6 Months

To print this page please click here

[Important Information and Electronic Consent](#) [Privacy Policy](#)

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 The HOME DEPOT is a trademark of Home Depot, Inc., used under license. Secure Socket Layer

The Loan Package will appear (the first page is the Temporary Shopping Pass)

**Retrieve** the printed Loan Package from the printer

**NOTE:** all purchases made with the Temporary Shopping Pass must be made at Front End registers (including Special Services desk registers) and the **customer MUST call to activate their account by calling 877-476-3860 or have an associate dial #963 from the store.**

**14 Hand** The Home Depot Project Loan Package to the customer

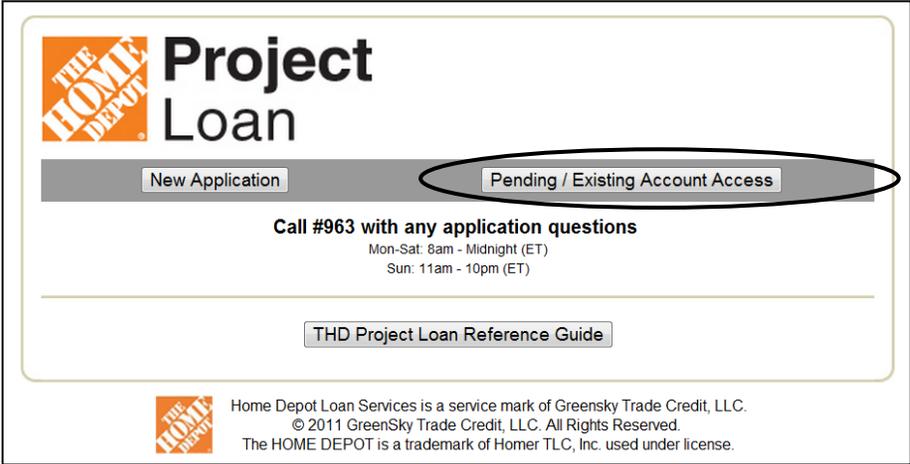
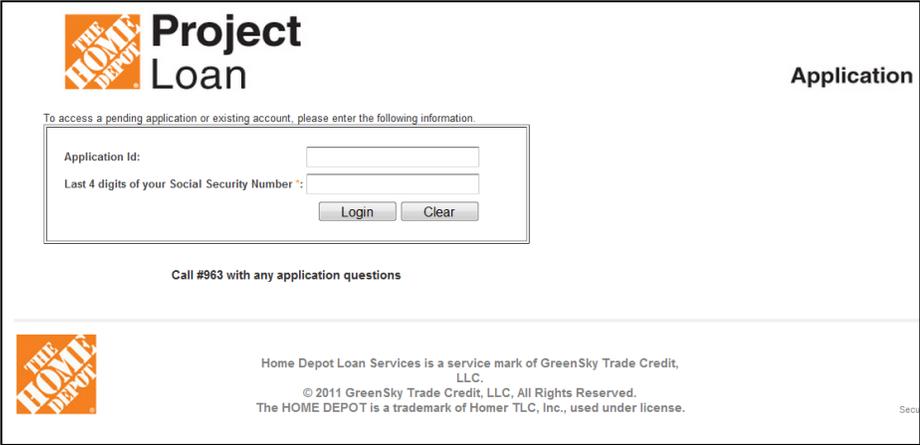
Explain to the customer:

- That the first page of their Loan Package is their Temporary Shopping Pass that can be used to make purchases before their permanent loan purchasing card arrives within 7 – 10 days
- All purchases made with the Temporary Shopping Pass must be made at Front End registers (including Special Services desk registers)
- The 6 month interest-only purchasing window will begin today
- Once their loan purchasing card arrives, the customer can make purchases only at The Home Depot (in U.S. stores, thd.com, Home Decorators Collection and Home Services)

**15** Customer **MUST** call to activate their account by calling 877-476-3860 or have an associate dial #963 from the store

**16** Thank the customer for being a loyal Home Depot Customer

**Project Loan** *How to reprint a Project Loan Temporary Shopping Pass*

Step	Action
1	<p>In the event that the customer lost or needs another Temporary Shopping Pass (TSP) printed from in-store, ensure the customer has the Application Number prior to retrieving the TSP. The customer will also need to provide the last four digits of his/her social security number.</p> <p><b>NOTE:</b></p> <ul style="list-style-type: none"> <li>The customer should receive their permanent purchasing loan card within 7 – 10 days of the loan approval</li> <li><b><u>The account MUST be activated prior to making a purchase by having the customer call 877-476-3860 to activate their account or by having an associate dial #963 from the store</u></b></li> </ul>
2	<p><b>Log</b> into myApron&gt;Credit Service Center&gt;Project Loan&gt;New Application and <b>Click</b> on Pending/Existing Account Access</p> <div data-bbox="298 722 1208 1186" style="border: 1px solid black; padding: 10px; margin: 10px auto; width: 80%;">  <p>The screenshot shows the Project Loan website interface. At the top left is the Home Depot logo. To its right, the text 'Project Loan' is displayed in a large, bold font. Below this, there is a horizontal navigation bar with two buttons: 'New Application' and 'Pending / Existing Account Access'. The 'Pending / Existing Account Access' button is circled in black. Below the navigation bar, there is a call to action: 'Call #963 with any application questions' followed by the hours of operation: 'Mon-Sat: 8am - Midnight (ET)' and 'Sun: 11am - 10pm (ET)'. At the bottom of the page, there is a 'THD Project Loan Reference Guide' button and a footer with legal disclaimers.</p> </div>
3	<p><b>Enter</b> the Application ID and last four digits of the customer’s social security number. <b>Click</b> on Login.</p> <div data-bbox="298 1325 1218 1770" style="border: 1px solid black; padding: 10px; margin: 10px auto; width: 80%;">  <p>The screenshot shows the Project Loan login page. At the top left is the Home Depot logo. To its right, the text 'Project Loan' is displayed in a large, bold font. The word 'Application' is positioned in the top right corner. Below the logo and title, there is a message: 'To access a pending application or existing account, please enter the following information.' This is followed by a form with two input fields: 'Application Id:' and 'Last 4 digits of your Social Security Number :'. Below these fields are 'Login' and 'Clear' buttons. Below the form, there is a call to action: 'Call #963 with any application questions'. At the bottom of the page, there is a footer with legal disclaimers.</p> </div>

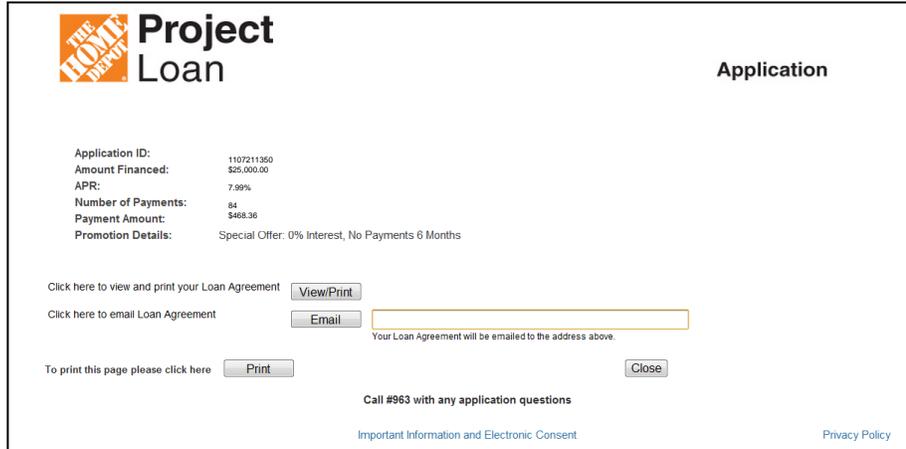
**4A** If the entry is successful, the following screen will appear to allow the Loan Package to be printed/emailed.

To print the Loan Package:

- **Click** "View/Print" or **Click** the Printer Icon  from your Toolbar.

To email the Loan Package to the customer:

- **Click** "Email" (the Loan Package will be sent to the email address in the box to the right of the "Email" button).
  - If the customer included their email address in their Application information, it will appear in this box
  - If the customer did not include an email address in their Application information, the email address may be entered



**Project Loan Application**

Application ID: 1107211360  
 Amount Financed: \$25,000.00  
 APR: 7.99%  
 Number of Payments: 84  
 Payment Amount: \$468.36  
 Promotion Details: Special Offer: 0% Interest, No Payments 6 Months

Click here to view and print your Loan Agreement

Click here to email Loan Agreement

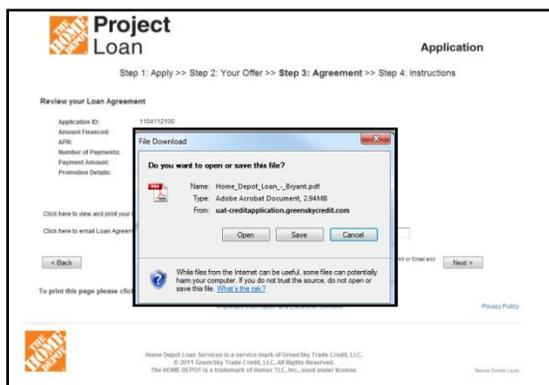
Your Loan Agreement will be emailed to the address above.

To print this page please click here

Call #963 with any application questions

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An Adobe PDF window will appear. **Click** Open. The following screen will appear



**Project Loan Application**

Step 1: Apply >> Step 2: Your Offer >> Step 3: Agreement >> Step 4: Instructions

Review your Loan Agreement

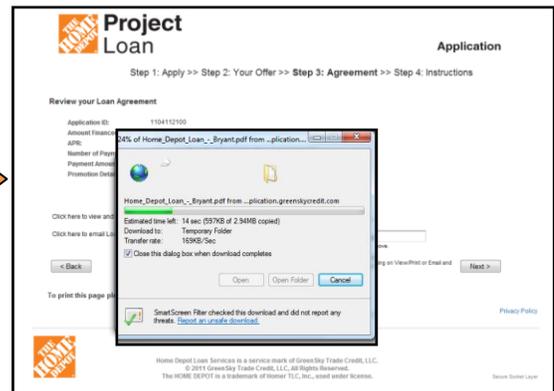
Application ID: 110412100  
 Amount Financed: \$25,000.00  
 APR: 7.99%  
 Number of Payments: 84  
 Payment Amount: \$468.36  
 Promotion Details: Special Offer: 0% Interest, No Payments 6 Months

Click here to view and print your Loan Agreement

Click here to email Loan Agreement

To print this page please click here

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**Project Loan Application**

Step 1: Apply >> Step 2: Your Offer >> Step 3: Agreement >> Step 4: Instructions

Review your Loan Agreement

Application ID: 110412100  
 Amount Financed: \$25,000.00  
 APR: 7.99%  
 Number of Payments: 84  
 Payment Amount: \$468.36  
 Promotion Details: Special Offer: 0% Interest, No Payments 6 Months

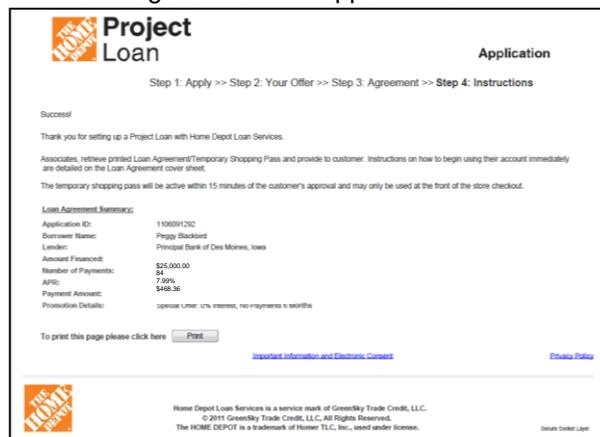
Click here to view and print your Loan Agreement

Click here to email Loan Agreement

To print this page please click here

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The Loan Agreement Confirmation Page Screen will appear below.



**Project Loan Application**

Step 1: Apply >> Step 2: Your Offer >> Step 3: Agreement >> Step 4: Instructions

Success

Thank you for setting up a Project Loan with Home Depot Loan Services.

Associates, retrieve printed Loan Agreement/Temporary Shopping Pass and provide to customer. Instructions on how to begin using their account immediately are detailed on the Loan Agreement cover sheet.

The temporary shopping pass will be active within 15 minutes of the customer's approval and may only be used at the front of the store checkout.

**Loan Agreement Summary:**

Application ID: 1106091292  
 Borrower Name: Peggy Blackford  
 Lender: Principal Bank of Des Moines, Iowa  
 Amount Financed: \$25,000.00  
 Number of Payments: 84  
 APR: 7.99%  
 Payment Amount: \$468.36  
 Promotion Details: Special Offer: 0% interest, no payments 6 months

To print this page please click here

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[Ethics Policy](#)

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 The HOME DEPOT is a trademark of Home Depot, Inc., used under license.

The Loan Package will appear (the first page is the Temporary Shopping Pass)



**Project Loan**  
4444443210832297 Exp 04/17  
JOHN YOUNG

**Temporary Shopping Pass\***  
For Barcode Scanners  
  
4444443210832297 Exp 04/17

**You Must Call 877-476-3860 to Activate Your Account.**

Congratulations, JOHN!  
Your application has been approved for \$ 10,000.00!  
You can start purchasing today by presenting this page and a photo ID at checkout.

**About Your Account:**

1. Give the Account Number and Expiration Date above to your Contractor along with your photo ID when you are ready to make your purchases.
2. You have 6 months to use your credit limit of \$ 10,000.00 .All purchases must be made by 12/22/2013.
3. By providing your account number to your Contractor or The Home Depot, you are authorizing payment for the goods and/or services that you are purchasing. Only provide your account number to your dealer when you are prepared to pay. Your Lender is not responsible for the workmanship, quality or completeness of the goods and/or services on which you authorize payment. You will receive monthly statements to track your transactions. Please notify us immediately if you wish to dispute a transaction that appears on your statement. Only those named on this Temporary Shopping Pass are authorized to make purchases. Do not give this Temporary Shopping Pass to any person not named on this Temporary Shopping Pass. If this Shopping Pass or your Project Loan Card is lost or stolen, please notify us immediately at 877-476-3860.
4. 7.99% APR. 6-month purchasing window beginning on the approval date. 90 total payments beginning 1 month after approval. 6 monthly interest only payments during the purchasing window. The remaining 84 monthly payments are amortized and based on the balance after the purchasing window.

Thank you for choosing Home Depot Loan Services!

877-476-3860
service@thdloan.com
www.thdloan.com

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Use of this Temporary Shopping Pass or the associated Project Loan by (any) Borrower (or any authorized user) to make a purchase constitutes acceptance by (all) Borrower(s) of the terms of the accompanying Project Loan Agreement. The physical and electronic records of any such purchase will constitute the signature of (all) Borrower(s) on such loan agreement.

\*Not eligible for purchases of gift cards. Purchases at homedepot.com may not be made within 10 days of your promo expiration date. Not eligible for purchases with any other merchants. Your Lender is specified on your Project Loan Agreement.

Application ID: 1300251648

Provide your account number to authorize a transaction only after you are satisfied that you have received the goods and/or services that you are purchasing. Your Lender is not responsible for the workmanship, quality nor completeness of the goods and/or services for which you authorize transaction. You will receive monthly statements to track your transactions. You have 60 days after any transaction date to file a dispute.

Examples of required minimum monthly payments for different total purchase amounts appear below:

Total Amount of Purchases	Payment Amount
4,000.00	58.43
5,000.00	73.04
10,000.00	146.09

**FOR CUSTOMER PROTECTION, IDENTIFICATION WILL BE REQUIRED FOR ALL PURCHASES.**

X \_\_\_\_\_  
Customer Signature #2.1 v1.1501/11/2012

**Retrieve** the printed Loan Package from the printer and hand it to the customer for use

NOTE: all purchases made with the Temporary Shopping Pass must be made at Front End registers (including Special Services desk registers)

**4B** If the was unsuccessful, the following screen will appear. **Re-enter** the Application ID and last four digits of the customer’s social security number and **Click** on Login.



**Application**

⚠ The information that you entered does not match an existing application or account. Please enter the information again. If you continue to receive this message contact Home Depot Loan Services at #963

To access a pending application or existing account, please enter the following information.

Application Id:

Last 4 digits of your Social Security Number \*:

Call #963 with any application questions

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Secure Socket Layer

NOTE: If assistance is still need, please contact Home Depot Loan Services by dialing #963

## Frequently Asked Questions

### Support/Resources

Question	Answer
Who do I call for questions about Project Loan?	<p>For store and customer service questions, please contact “Home Depot Loan Services” (not Citi) at the dedicated speed dial (#963) for store and customer service issues.</p> <p><b><i>Please do not contact your Citi Store Credit Manager or Home Depot Credit Services regarding this product.</i></b></p>
Is there reporting available?	Yes. Your SASM will be able to retrieve reporting from the Weekly Store Print Packets.
Is there any additional training that I can take?	<p>Yes. There are two classes available in Knowledge Depot. Browse the catalog for “Project Loan”.</p> <p>Additionally, there are more reference materials found on myApron at: myApron&gt;myWorkbench&gt;Hot Topics&gt;myCredit Toolbox&gt;Project Loan Program Information or visit us on theWarehouse in The Home Depot Project Loan Forum</p>
How do I reorder Applications and signage for my store?	Reordering of Applications and in-store signage can be located at: myApron>My Workbench>Applications>Non Merchandise Purchasing>ePOP
If I have additional questions about the Project Loan and Home Depot Loan Services is unable to answer my question, who should I call?	<p>Please contact one of the following Atlanta SSC associates:</p> <ul style="list-style-type: none"> <li>▪ Dee Williams, ext. 87563 or <a href="mailto:dee_williams@homedepot.com">dee_williams@homedepot.com</a></li> <li>▪ Ann Gillham (770-384-4881) or <a href="mailto:ann_gillham@homedepot.com">ann_gillham@homedepot.com</a></li> <li>▪ Arianna Jackson (770-384-2760) or <a href="mailto:arianna_a_jackson@homedepot.com">arianna_a_jackson@homedepot.com</a></li> </ul>

## Frequently Asked Questions

### Home Depot Loan Services Support Information

Question	Answer
Is there a dedicated customer service phone number?	The phone number dedicated to our The Home Depot Project Loan customers is 877-476-3860.
What are the hours of operation for Home Depot Loan Services?	Monday – Saturday: 8:00 am – 12:00 am ET Saturday: 9:00 am – 12:00 am ET Sunday: 11:00 pm – 10:00 pm ET
What can Loan Services help with?	<ul style="list-style-type: none"> <li>▪ Activation of Accounts</li> <li>▪ Name and address changes</li> <li>▪ Assistance with printing terms and conditions</li> <li>▪ Website link issues</li> <li>▪ Making payments (payments are not accepted in-store)</li> <li>▪ Credit line increases</li> <li>▪ Replacement cards</li> </ul>
What is the website address for Home Depot Loan Services?	<a href="http://www.thdloan.com">www.thdloan.com</a>
What can customers do on the website?	The customer can: <ul style="list-style-type: none"> <li>▪ Make payments</li> <li>▪ Enroll in automatic payment</li> <li>▪ Request a payoff</li> <li>▪ Request copies of loan documents</li> </ul>
What happens if the card is not working or is declined?	Contact Home Depot Loan Services at #963 or 877-476-3860.  <b>Remember:</b> The customer <b>MUST</b> call to activate their account by calling 877-476-3860 or have an associate dial #963 from the store.
How does the customer make a payment?	The customers may make a payment to Home Depot Loan Services either by mail, online or via phone by the following: <ul style="list-style-type: none"> <li>▪ Mail: (Make Checks Payable to “Home Depot Loan Services”) <ul style="list-style-type: none"> <li>○ Home Depot Loan Services</li> <li>○ PO Box 933614</li> <li>○ Atlanta, GA 31193-3614</li> </ul> </li> <li>▪ Online: thdloan.com</li> <li>▪ Phone: 877-476-3860</li> </ul>

### Project Loan Application Processing

Question	Answer
When can the customer expect to receive their personalized purchasing loan card in the mail?	The customer can expect to receive their card within 7 - 10 days after their loan was approved.
What happens if a customer wants to cancel their Application/Loan?	If the customer would like to cancel their Application/Loan please have them contact Home Depot Loan Services at 877-476-3860.

## Frequently Asked Questions

### Store Processes

Question	Answer
What happens when a customer returns an item after their 6 month window is complete and their loan agreement has expired?	A credit will be issued to their account in the amount of the return. Their monthly payment requirement will remain unchanged.
What happens if the customer used the wrong card for their purchase and they meant to put it on their THD Project Loan Card?	Conduct a Return (refer to SOP SS 06-10).
What do I do if I cannot get into Credit Services Center to enter an Application?	Call The Home Depot IT Help Desk at 1-800-791-2750 to report the issue AND contact Home Depot Loan Services at either speed dial #963 or 877-476-3860 and let the representative know that you have attempted to process the Application online and that you were not able to complete the Application. The Application will be taken over the phone and processed.

### General Product Questions

Question	Answer
What if the customer is not done with their design work or have purchases that need to be made after the 6 month window has expired?	The customer can apply for a second Project Loan for purchases made after the 6 month purchasing window has ended.
Since this card is a MasterCard, can the customer use this card anywhere?	No. This card is a dedicated co-branded card exclusively to be used at The Home Depot. The customer can use the card however on any purchases throughout the store and at homedepot.com, Home Decorators Collection and Home Services.
If the customer does not have the card with him/her can they still make a purchase?	Until the customer receives their personalized purchasing loan card, the card must be present to make purchases.  <b>REMEMBER:</b> The customer <b>MUST</b> call to activate their account by calling 877-476-3860 or have an associate dial #963 from the store.
Can a customer make a payment in the store?	No, the customer must either mail their payment into Home Depot Loan Services or make a payment online/phone.
Can the Project Loan be used on services?	Yes. The Project Loan can be used on products, purchases and services made at The Home Depot.
Does the account need to be activated?	Yes. The customer <b>MUST</b> call to activate their account by calling 877-476-3860 or have an associate dial #963 from the store.
Can there be a co-applicant on the account?	Yes. The co-applicant will be required to submit his/her personal information during the time of application.

## **APPENDIX**

Once approved, the Associate will print the loan package (including Temporary Shopping Pass) and give it to the customer. The pages that follow include samples of the documents included in that loan package.

This is the Temporary Shopping Pass (TSP). Customers can use this to make purchases prior to receiving their loan purchasing card. The TSP can only be used at Front End registers.



**Project Loan**  
4444443210832297 Exp 04/17  
JOHN YOUNG

**Temporary Shopping Pass\***

For Barcode Scanners



4444443210832297  
Exp 04/17

**You Must Call 877-476-3860 to Activate Your Account.**

**Congratulations, JOHN !**

**Your application has been approved for \$ 10,000.00 !**

**You can start purchasing today by presenting this page and a photo ID at checkout.**

**About Your Account:**

1. Give the Account Number and Expiration Date above to your Contractor along with your photo ID when you are ready to make your purchases.
2. You have 6 months to use your credit limit of \$ 10,000.00 . All purchases must be made by 12/22/2013 .
3. By providing your account number to your Contractor or The Home Depot, you are authorizing payment for the goods and/or services that you are purchasing. Only provide your account number to your dealer when you are prepared to pay. Your Lender is not responsible for the workmanship, quality or completeness of the goods and/or services on which you authorize payment. You will receive monthly statements to track your transactions. Please notify us immediately if you wish to dispute a transaction that appears on your statement. Only those named on this Temporary Shopping Pass are authorized to make purchases. Do not give this Temporary Shopping Pass to any person not named on this Temporary Shopping Pass. If this Shopping Pass or your Project Loan Card is lost or stolen, please notify us immediately at 877-476-3860.
4. 7.99% APR. 6-month purchasing window beginning on the approval date. 90 total payments beginning 1 month after approval. 6 monthly interest only payments during the purchasing window. The remaining 84 monthly payments are amortized and based on the balance after the purchasing window.

Thank you for choosing Home Depot Loan Services!

877-476-3860

service@thdloan.com

www.thdloan.com

Use of this Temporary Shopping Pass or the associated Project Loan by (any) Borrower (or any authorized user) to make a purchase constitutes acceptance by (all) Borrower(s) of the terms of the accompanying Project Loan Agreement. The physical and electronic record of any such purchase will constitute the signature of (all) Borrower(s) on such loan agreement.

\*Not eligible for purchases of gift cards. Purchases at homedepot.com may not be made within 10 days of your promo expiration date. Not eligible for purchases with any other merchants. Your Lender is specified on your Project Loan Agreement.

Application ID: 1308251648

Provide your account number to authorize a transaction only after you are satisfied that you have received the goods and/or services that you are purchasing. Your Lender is not responsible for the workmanship, quality nor completeness of the goods and/or services for which you authorize transaction. You will receive monthly statements to track your transactions. You have 60 days after any transaction date to file a dispute.

Examples of required minimum monthly payments for different total purchase amounts appear below:

Total Amount of Purchases	Payment Amount
4,000.00	58.43
5,000.00	73.04
10,000.00	146.09

**FOR CUSTOMER PROTECTION, IDENTIFICATION WILL BE REQUIRED FOR ALL PURCHASES.**

X \_\_\_\_\_

Customer Signature

d2.1 v3.15 01/31/2012

This is a sample of the actual Loan Agreement.

### The Home Depot® Project Loan Agreement

Reference Number: P130130799886  
 Contractor/Retailer: THD At-Home Services, Inc. or Home Depot U.S.A., Inc.  
 Borrower: JOHN YOUNG  
 Phone Number: 123-456-7891  
 Address: 18465 135TH PL SE  
 City/State/Zip: RENTON WA 98058

Application ID: 1306251648      Date: 06/25/2013  
 Lender: The Brand Banking Company, Lawrenceville, GA  
 Lender Correspondence Address: 1797 Northeast Exp, Suite 100, Atlanta, GA 30329, Attention: Correspondence  
 Borrower:  
 Phone Number:  
 Address:  
 City/State/Zip:  
 Sales Person:

<b>TRUTH IN LENDING DISCLOSURE</b>	<b>ANNUAL PERCENTAGE RATE</b>	<b>FINANCE CHARGE</b>	<b>Amount Financed</b>	<b>Total of Payments</b>
	The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid when you have made all payments as scheduled
	7.99% (e)	\$ 2,571.56 (e)	\$ 10,000.00 (e)	\$ 12,571.56 (e)
	Your payment schedule will be:			
	Number of Payments	Amount of Payments	When Payments are Due	
6	\$ 50.00 (e)	Beginning 08/02/2013 and monthly thereafter for 6 Months ("Promotional Period")		
83	\$ 146.09 (e)	Beginning 02/02/2014 and for 82 months thereafter		
1	\$ 146.09 (e)	01/02/2021		
<small>Late Charge: If a payment is late, you will be charged \$39 (except in Iowa, \$15).          Prepayment: If you pay off early, you will not have to pay a penalty.          See the rest of this document for any additional information for nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties. "(e)" means estimate</small>				
Itemization of Amount Financed: \$ 10,000.00 — Paid to Contractor/Retailer				

By signing below, each Borrower ("you") acknowledges that (i) Lender ("we" or "us") has approved Borrower(s) for a loan up to the Amount Financed as set forth in the Truth in Lending Disclosure above (which is part of this Agreement), (ii) each Borrower has received and retained a copy of Lender's Privacy Notice, (iii) each Borrower has read this Agreement, including any Addenda, and agrees to be bound by its terms, (iv) either Borrower may direct Lender to make payments to Contractor/Retailer by using a Project Loan Card (if provided by Lender), and (v) neither Borrower is a co-signer. A Certificate of Completion is required unless Borrower directs Lender to make payments to Contractor/Retailer by using a Temporary Shopping Pass or Project Loan Card.

Notice to Consumer: 1. This is a consumer credit transaction. 2. Do not sign this Agreement before you read it (including the writing on the reverse side) even if otherwise advised or if it contains any blank spaces. 3. You are entitled to receive a completely filled in exact copy of this Agreement. 4. You may prepay the unpaid balance under this Agreement at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law. 5. This Agreement contains an Arbitration Provision that, unless you reject it, may limit your right to litigate a claim in court or have a jury trial on a claim. 6. The first use of the Temporary Shopping Pass, the Project Loan Card, or the associated Project Loan to make a purchase will constitute acceptance by (all) Borrower(s) of the terms of the accompanying Project Loan Agreement. The dated physical and electronic record of such use will evidence the signature of (all) Borrower(s) on this Agreement. (Application ID: 1306251648 )

**CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.**

Borrower: Sign here: \_\_\_\_\_ Date: \_\_\_\_\_  
*If not physically signed and dated above, see electronic signature*

Borrower: Sign here: \_\_\_\_\_ Date: \_\_\_\_\_  
*If not physically signed and dated above, see electronic signature*

For your convenience, we may provide you with certain materials in both the Spanish and English languages. You agree that, to the greatest extent not prohibited by law, the English text will control.

**TERMS AND CONDITIONS CONTINUE ON NEXT PAGE**

**This is a sample of the actual Loan Agreement Terms and Disclosures.**

1. **Installment Loan Program.** You may make purchases of goods or services from Contractor/Retailer, in total up to the "Amount Financed" set forth on the first page of this Agreement, during the purchasing window time period specified on your Temporary Shopping Pass, which is incorporated here by reference. You agree that each time you make a purchase of goods or services from Contractor/Retailer, you are authorizing us to extend credit to you and to pay Contractor/Retailer directly on your behalf. At the end of the purchasing window, you will no longer be permitted to make new purchases. You agree not to make purchases in excess of the Amount Financed shown above, but if you do, you agree that we may, in our sole discretion, increase the Amount Financed to include such excess amount in a final Truth In Lending Disclosure that reflects such increased Amount Financed and resulting increased Finance Charge and Total of Payments. The dated electronic record of such excess purchase(s) will evidence your acceptance of any such increased terms. We will total the purchases you made during the purchasing window and provide you with an updated (final) Truth in Lending Disclosure that will show (based on actual total purchases) the final Amount Financed, Finance Charge, Total of Payments and payment schedule for your Project Loan. Unless required to make minimum payments during your purchasing window, you will be obligated to begin making payments in the amounts and on the dates shown on your updated Truth in Lending Disclosure, although you may make greater payments at any time without penalty. You agree that, except for the updated amounts, if any, shown on your updated Truth in Lending Disclosure, including any adjustments in scheduled payments to reflect your final Amount Financed and Finance Charges due, all other terms and disclosures of this Agreement will remain in full force and effect.

2. **Promise to Pay.** For value received, you agree to pay us the full Amount Financed shown on the front page of this Agreement, as the same may be adjusted in accordance with this Agreement, which is called the "principal," plus interest at a non-promotional annual rate of 6.00 % on the unpaid principal balance outstanding for the time outstanding until paid (using actual days elapsed based upon a 365-day year) and any applicable taxes or charges. The actual amount of interest that you pay may exceed the finance charge disclosed in the Truth in Lending Disclosure if you make payments later than their scheduled dates or in less than the scheduled amounts. If you do not make required payments during the Promotional Period, then, effective immediately, (i) any promotional rate will expire, (ii) interest will thereafter accrue at the non-promotional rate above, (iii) your purchasing window will close and (iv) no new purchases will be permitted.

3. **Timing and Application of Payments.** You agree to make payments in accordance with the payment schedule contained in the Truth in Lending Disclosure on the preceding page (or any updated disclosure). Subject to applicable law, we may apply payments to the amounts you owe under this Agreement in any order we choose. You may not tell us how to apply payments.

4. **Payment Method and Address.** Unless automatic payments are authorized in connection with this loan, you will make payments by mailing a check or money order to P.O. Box 933614, Atlanta, GA 31193-3614, by making a phone payment by dialing 1-877-476-3860 or internet payment at [www.thdloan.com](http://www.thdloan.com) (click "Make a Payment"). You may make additional payments without penalty. You agree not to send us partial payments marked "paid in full," "without recourse," or similar language. If you send such a payment, we may accept it without losing any of our rights under this Agreement. All written communications concerning disputed amounts, including any check or other payment instrument that (i) is postdated and accompanied by adequate notice, (ii) indicates that the payment constitutes "payment in full" of the amount owed, (iii) is tendered with other conditions or limitations or (iv) is otherwise tendered as full satisfaction of a disputed amount, must be marked for special handling and mailed or delivered to us at 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329, Attention: Disputes.

5. **Final Payment, Late Charge and Returned Check Charge.** A loan which has unpaid principal, interest, late charges, returned payment charges or any other fees or charges at the end of the term will not be regarded as "paid in full."

6. **Card.** We will provide you with a Temporary Shopping Pass and/or Project Loan Card which you may use to make purchases of goods or services from Contractor/Retailer for a limited time. Use of your Pass, Card or Loan to make a purchase constitutes your acceptance of the terms of this Agreement. You agree to notify us immediately if your card is lost, stolen or otherwise compromised.

7. **Returned Payment Charge.** If your payment (in Iowa, payment by check) is dishonored or returned for any reason, you agree to pay us a Returned Payment Charge of \$20.

8. **Late Charge.** If we receive any part of a payment after the payment's due date, you agree to pay us a late charge of \$39 (except in Iowa, \$15).

9. **Default.** Subject to applicable law, you will be in default if any of the following events occur: (i) You have made any false or misleading statement(s) in your application for the loan subject to this Agreement or any other loan that you may have with us; (ii) you fail to make a payment when it is due under this Agreement or any other loan agreement that you may have with us; (iii) you fail to comply fully with any term or condition of this Agreement or any other loan agreement that you may have with us; (iv) you file or someone else files against you a petition in bankruptcy; (v) you die.

10. **Remedies on Default.** If you are in default, we will have all of the rights and remedies available to us at law or in equity, in addition to the specific rights and remedies set forth in this Agreement. We may exercise any, some or all of our rights and remedies, in our sole discretion. If you are in default, we may, at our option, require you to pay immediately the entire amount you owe us under this Agreement, in full. We may do this without giving you any advance notice, unless otherwise required by applicable law. Unless prohibited by applicable law, you agree to pay our reasonable costs and attorneys' fees related to the collection of your loan.

11. **Credit Inquiries and Loan Information.** You authorize us to obtain a credit report on you for any legal purpose in connection with this loan, including any update, extension of credit, review, or collection of this loan. If you request, we will tell you whether any credit report was requested, and if so, the name and address of the credit bureau furnishing the report.

12. **Inaccurate Information.** If you believe that we have information about you that is inaccurate or that we have reported or may report inaccurate information about you to a credit bureau, please notify us of the specific information that you believe is inaccurate by writing to us at 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329, Attention: Disputes. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please send a copy of that report to us as well.

13. **Negative Information Reporting.** Late payments, missed payments, or other defaults on your loan may be reflected in your credit report.

14. **Assignment.** This Agreement may be sold at our discretion.

15. **Governing Law.** This Agreement, including the rate of interest and fees, is governed by applicable federal law and, to the extent not preempted by federal law, the laws of the State where the Lender is located as shown on the front of this document (without regard to the State's conflict of law provisions).

16. **Joint and Several Liability.** Each Borrower signing this Agreement will be liable individually and together for all obligations under this Agreement, including payment to us of the entire amount owed under this Agreement.

17. **No Waiver by Us.** We will not be deemed to have waived any of our rights by delaying the enforcement of any of our rights. If we waive any of our rights in writing on one occasion, that waiver does not constitute a waiver by us of our rights on any future occasion.

18. **Telephone Monitoring and Recording.** You agree that we may select phone calls for monitoring and/or recording to ensure that you receive quality service and for training purposes.

19. **Communicating With You; Consent to Contact by Electronic and Other Means.** You agree that we may contact you as provided in this paragraph. We may contact you for any lawful reason, including for the collection of amounts owed to us. No such contact will be deemed unsolicited. You consent to us and any other owner or servicer of your account contacting you about your account. We may contact you at such addresses or numbers (including wireless cellular telephone numbers and ported landline numbers) as you may provide to us from time to time. We may use any means of communication, including, but not limited to, postal mail, electronic mail, telephone or other technology, to reach you. You agree that we may use automatic dialing and announcing devices which may play recorded messages. We may also send text messages to your telephone. You may contact us at any time to ask that we not contact you using any one or more methods or technologies.

20. **Notices; Change of Address, Employment or Telephone Number.** We will send all written notices and statements to your address as it appears on our records. To avoid delays and missed payments that could affect your credit standing, you agree to advise us promptly if you change your mailing address, place of employment, telephone number or other contact information, including, but not limited to, porting a landline telephone number to a cellular phone. You represent and agree that for purposes of imposing fees and charges, you are deemed to reside at the mailing address that we have on record for you.

21. **Entire Agreement.** This Agreement constitutes the final written expression of the credit agreement between you and us relating to your The Home Depot® Project Loan. We are not bound by any oral representations made or implied that are not directly reflected in this Agreement.

**TERMS AND CONDITIONS CONTINUE ON NEXT PAGE**

## 22. NOTICES:

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

Notice to California Residents (AVISO PARA LOS QUE RESIDEN EN CALIFORNIA): SI SU PRESTAMO FUE NEGOCIADO PRIMERAMENTE EN ESPAÑOL, ESTAMOS OBLIGADOS A PRESENTARLE UNA TRADUCCIÓN EN ESPAÑOL DE LAS DISPOSICIONES REQUERIDAS POR LA REGULACIÓN FEDERAL Z, 12 C.F.R. APARTADO 226.

Notice to Iowa Residents: IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. BORROWER MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT.

Notice to New Jersey Residents: Because certain provisions of this Agreement are subject to applicable laws, they may be void, unenforceable or inapplicable in some jurisdictions. None of these provisions, however, is void, unenforceable or inapplicable in New Jersey.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Notice to Vermont Residents: Lender is engaged in loan production. EACH BORROWER SHOULD RETAIN A COPY FOR THEIR RECORDS.

## 23. ARBITRATION PROVISION

### Agreement to Arbitrate Disputes:

This Arbitration Provision sets forth the circumstances and procedures under which Claims (defined below) that arise between you and us will be resolved through binding arbitration. This means that, unless you opt out of this Arbitration Provision (as provided below) neither you nor we will have the right to litigate a Claim in court or have a jury trial on a Claim. Other rights that you would have in court also may not be available or may be limited in arbitration, including your right to appeal and your ability to participate in a class action. Nothing in this provision precludes you from filing and pursuing your individual Claim in a small claims court in your state or municipality, so long as that claim is pending only in that court.

### Definitions:

As used in this Arbitration Provision, the term "Claim" means and includes any claim, dispute or controversy of every kind and nature, whether based in law or equity, between you and us arising from or relating to your Home Depot® Project Loan Agreement as well as the relationship resulting from such Agreement ("the Agreement"), including the validity, enforceability or scope of this Arbitration Provision or the Agreement. "Claim" also includes claims by or against any third party providing any product, service or benefit in connection with the Agreement (including, but not limited to, debt collectors and all of their agents, employees, directors and representatives) if and only if, such third party is named as a co-party with you or us (or files a Claim with or against you or us) in connection with a claim asserted by you or us against the other. As used in this Arbitration Provision, "you" and "us" also includes any corporate parent, wholly or majority owned subsidiaries, affiliates, any licensees, predecessors, successors, assigns and purchasers of any accounts, all agents, employees, directors and representatives of any of the foregoing and any third party providing any product, service or benefit in connection with the Agreement.

### Initiation of Arbitration Proceeding / Selection of Administrator:

Any Claim will be resolved, upon the election by you or us, by arbitration pursuant to this Arbitration Provision and the code of procedures of the national arbitration organization to which the Claim is referred in effect at the time the Claim is filed (the "Code"), except to the extent the Code conflicts with the Agreement. Claims must be referred to either JAMS or The American Arbitration Association ("AAA"), as selected by the party electing to use arbitration. If a selection by us of either of these organizations is unacceptable to you, you will have the right within 30 days after you receive notice of our election to select the other organization listed to serve as arbitration administrator. For a copy of the procedures, to file a Claim or for other information about these organizations, contact (1) JAMS at 1920 Main Street, Suite 300, Irvine, CA 92614; www.jamsadr.com or (2) AAA at 335 Madison Avenue, New York, NY 10017, www.adr.org. In addition to the arbitration organizations listed above, Claims may be referred to any other arbitration organization that is mutually agreed upon in writing by you and us, or to an arbitration organization or arbitrator(s) appointed pursuant to Section 5 of the Federal Arbitration Act, 9 U.S.C. §§ 1-16, provided that any such arbitration

organization and arbitrator(s) will enforce the terms of the restrictions set forth below.

### Class Action Waiver and Other Restrictions:

Arbitration will proceed solely on an individual basis without the right for any Claims to be arbitrated on a class action basis or on bases involving claims brought in a purported representative capacity on behalf of others. The arbitrator's authority to resolve and make written awards is limited to Claims between you and us alone. Claims may not be joined or consolidated unless agreed to in writing by all parties. No arbitration award or decision will have a preclusive effect as to issues or claims in any dispute with anyone who is not a named party to the arbitration. Notwithstanding any other provision in these terms and conditions and without waiving either party's right of appeal, if any portion of this "Class Action Waiver and Other Restrictions" provision is deemed invalid or unenforceable, then the entire Arbitration Provision (other than this sentence) will not apply.

### Arbitration Procedures:

This Arbitration Provision is made pursuant to a transaction involving interstate commerce, and will be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16, as it may be amended ("FAA"), and the applicable Code. The arbitrator will apply applicable substantive law consistent with the FAA and applicable statutes of limitations and will honor claims of privilege recognized by law. Federal or state rules of civil procedure or evidence will not apply. Written requests to expand the scope of discovery rest within the arbitrator's sole discretion and will be determined pursuant to the applicable Code. The arbitrator will take reasonable steps to preserve the privacy of individual, and of business matters. Judgment upon the written arbitral award may be entered in any court having jurisdiction. Subject to the right of appeal under the FAA, the arbitrator's written decision will be final and binding unless you or we take an appeal from the award by making a dated, written request to the arbitration organization within 30 days from the date of entry of the written arbitral award. A three-arbitrator panel administered by the same arbitration organization will consider anew any aspect of the award objected to by the appellant, conduct an arbitration pursuant to its Code and issue its decision within 120 days of the date of the appellant's written notice. The panel's majority vote decision will be final and binding.

### Location of Arbitration / Payment of Fees:

The arbitration will take place in the federal judicial district where you live. Regardless of who wins in arbitration, you will only be responsible for paying your share, if any, of the arbitration fees required by the applicable Code, which amount will not exceed the filing fees that you would have incurred if the Claim had been brought in the appropriate state or federal court closest to where you live. We will pay the remainder of any arbitration fees. At your written request, we will consider in good faith making a temporary advance of all or part of your share of the arbitration fees. Waivers also may be available from the JAMS or AAA.

### Continuation:

This Arbitration provision will survive termination of the Agreement, as well as voluntary payment in full of your account, any debt collection proceeding by or between you and us, and any bankruptcy by you or us. If any portion of this Arbitration Provision, except the "Class Action Waiver and Other Restrictions" provision above, is deemed invalid or unenforceable for any reason, it will not invalidate the remaining portions of this Arbitration Provision or the Agreement, each of which will be enforceable regardless of such invalidity.

### Opt-Out Process:

You may choose to opt out of and not be subject to this Arbitration Provision but only by following the process set forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within forty-five (45) calendar days of the date of the Agreement at the following address: 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329. Attention: Opt Out. Your written notice must include your name, address, social security number, the date of the Agreement, and a statement that you wish to opt out of this Arbitration Provision. Your notice to opt out will only apply to this particular Agreement with us and not to subsequent or previous agreements.

This is a sample of the Lender's Privacy Policy.

<b>FACTS</b>	<b>WHAT DOES BRAND DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ account balances and payment history</li> <li>▪ credit history and credit scores</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Brand chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Brand share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call 770-963-9224-our menu will prompt you through your choices.</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call (770)963-9224

**Page 2**

Who we are	
<b>Who is providing this notice?</b>	The Brand Banking Company Brand Mortgage Group, LLC
What we do	
<b>How does Brand protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  We restrict access to your information to those who have a legitimate business purpose, and we train employees on data security and confidentiality.
<b>How does Brand collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ apply for a loan or give us your income information</li> <li>■ use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Our affiliates include financial companies such as Brand Financial Services.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Brand does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Brand doesn't jointly market.</i></li> </ul>

BRAND BANK

**Your Credit Score and the Price You Pay for Credit**

<b>Your Credit Score</b>	
<b>Your credit score:</b>	748
	Source: Experian <span style="float: right;">Date: 06/25/2013</span>

<b>Understanding Your Credit Score</b>	
<b>What you should know about credit scores:</b>	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
<b>How we use your credit score</b>	Your credit score can affect whether you can get a loan and how much you will have to pay.
<b>The range of scores:</b>	<p>Scores range from a low of 300 to a high of 850.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
<b>How your score compares to the scores of other consumers:</b>	Your credit score ranks higher than 59.0 % of U.S. consumers.

<b>Checking Your Credit Report</b>	
<b>What if there are mistakes in your credit report?</b>	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<b>How can you obtain a copy of your credit report?</b>	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report—</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">www.ftc.gov/bcp/online/include/requestformfinal.pdf</a>) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
<b>How can you get more information?</b>	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.</p>

**This is a sample of the Notice to Cosigner. This document will be included only if there is a Cosigner, which is a Co-Applicant that does not reside at the same address as the primary Applicant.**

**Notice to Cosigner**

You are being asked to guarantee this debt. Read this carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The bank can collect this debt from you without first trying to collect from the borrower. The bank can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record.

This notice is not the contract that makes you liable for the debt.

You acknowledge receiving a copy of this Notice to Cosigner in connection with The Home Depot® Project Loan Agreement that you signed.

The Home Depot® Project Loan Agreement Application ID: 1103291544

**Cosigner:**

STEVE YOUNGSTER

\_\_\_\_\_  
Name Signature Date

**Witnessed by<sup>1</sup>:**

\_\_\_\_\_  
Name Signature Date

<sup>1</sup> The Installer can act as the Witness.

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