

# Dealer Training Materials



**LendHome**  
**IMPROVEMENTS**



# Roadmap

1

Application Process

---

2

Funding Process

---

3

Dealer RIC Signing

---

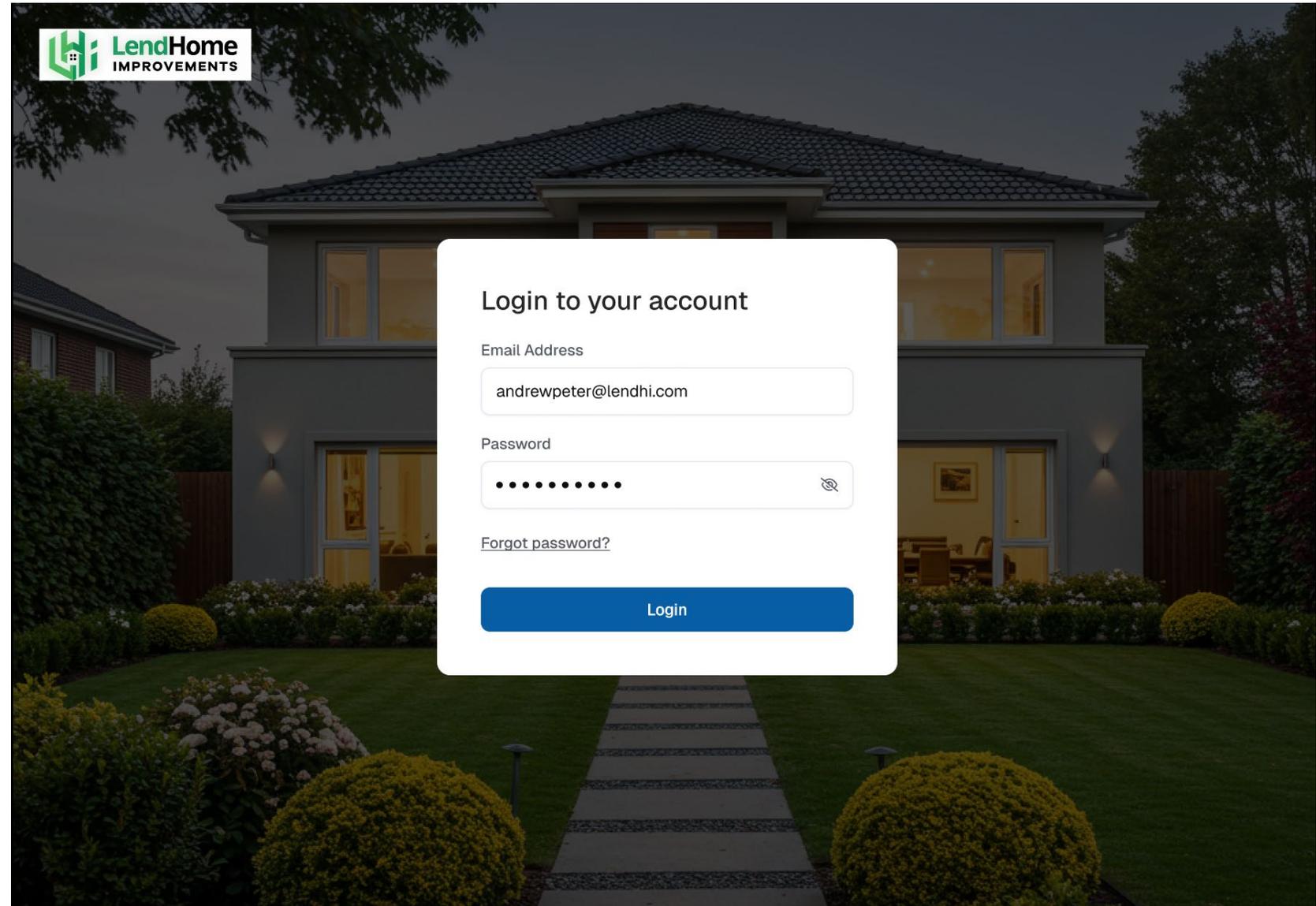
4

Change Order

---

# Login to the Dealer Portal

1. Once your account has been created, you will receive an email with a URL link to this login page
2. First time users will be prompted to set-up their password

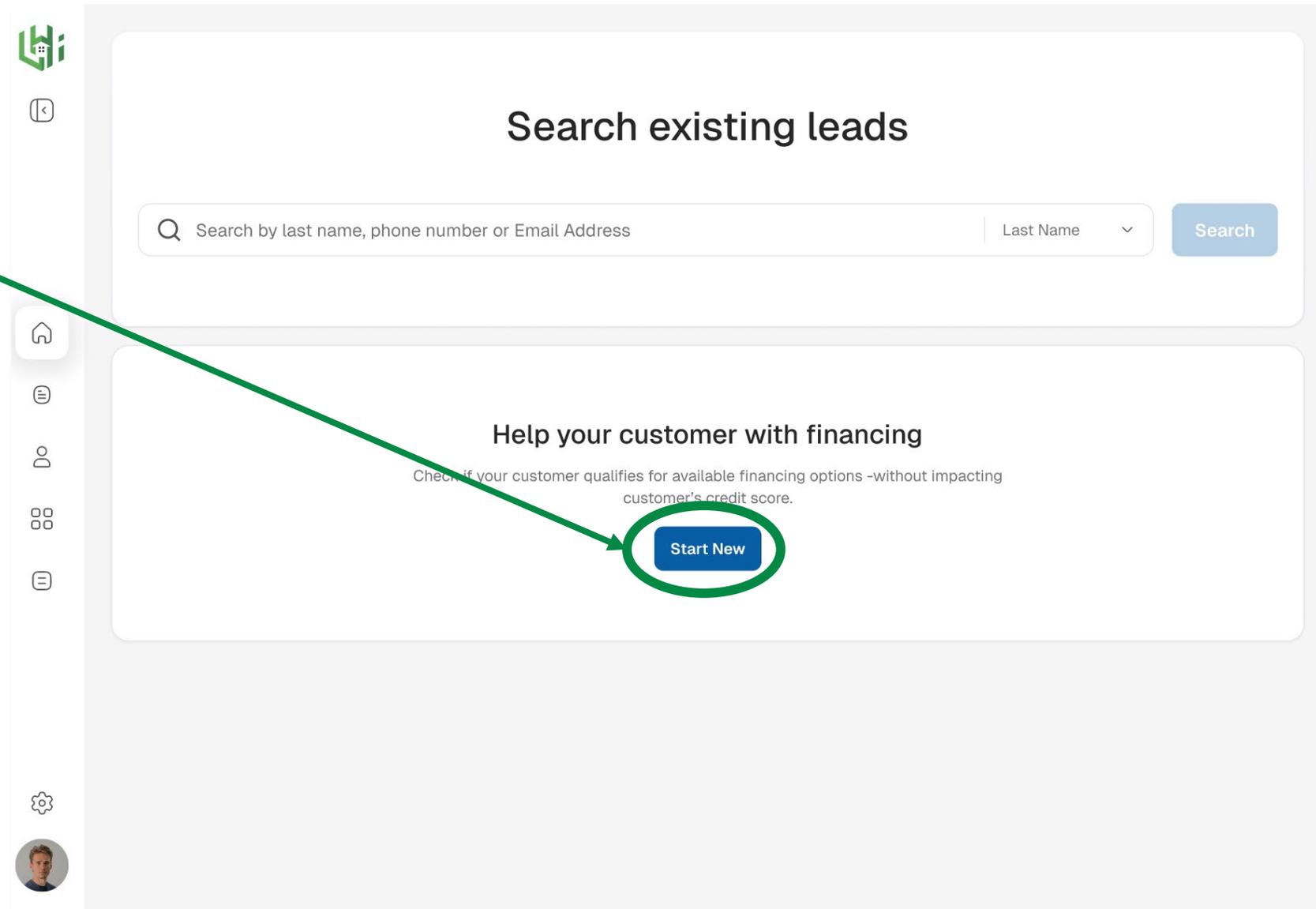




# APPLICATION PROCESS

# Landing Page

1. Click “Start New”  
button to begin



# Project Details & Applicant Contact Details

1. Input project details  
(Downpayment automatically populates)

2. Input applicant contact details

3. Click “Complete Application on Portal”

3a. (Optional) If customer requires application sent to another person (e.g., spouse not currently at home), click “Send Application Link”

The screenshot shows a web form titled "Please Provide Project Details". It is divided into two main sections: "PROJECT DETAILS" and "APPLICANT CONTACT DETAILS".

**PROJECT DETAILS:**

- Amount Financed: \$ 15,000
- Sales Amount: \$ 20,000
- Downpayment: \$ 5,000
- Project type: A dropdown menu is open, showing options: "Select project type", "Bath Remodel", "Windows Doors", "General Remodeling", "Roofing", and "Gutters".

**APPLICANT CONTACT DETAILS:**

- First Name: Enter First Name
- Last Name: Enter Last Name
- Phone number: US Enter Phone Number
- Email Address: Enter Email Address

At the bottom of the form, there is a note: "Checking Eligibility won't affect customer credit score". Below this note are two buttons: "Send Application Link" and "Complete Application on Portal".

Green arrows from the text on the left point to the following elements:

- Arrow 1: Points to the "PROJECT DETAILS" section header.
- Arrow 2: Points to the "APPLICANT CONTACT DETAILS" section header.
- Arrow 3: Points to the "Complete Application on Portal" button.

# Application Type

1. Select either Individual or Joint application

Select Application Type

APPLICATION TYPE

Individual  Joint

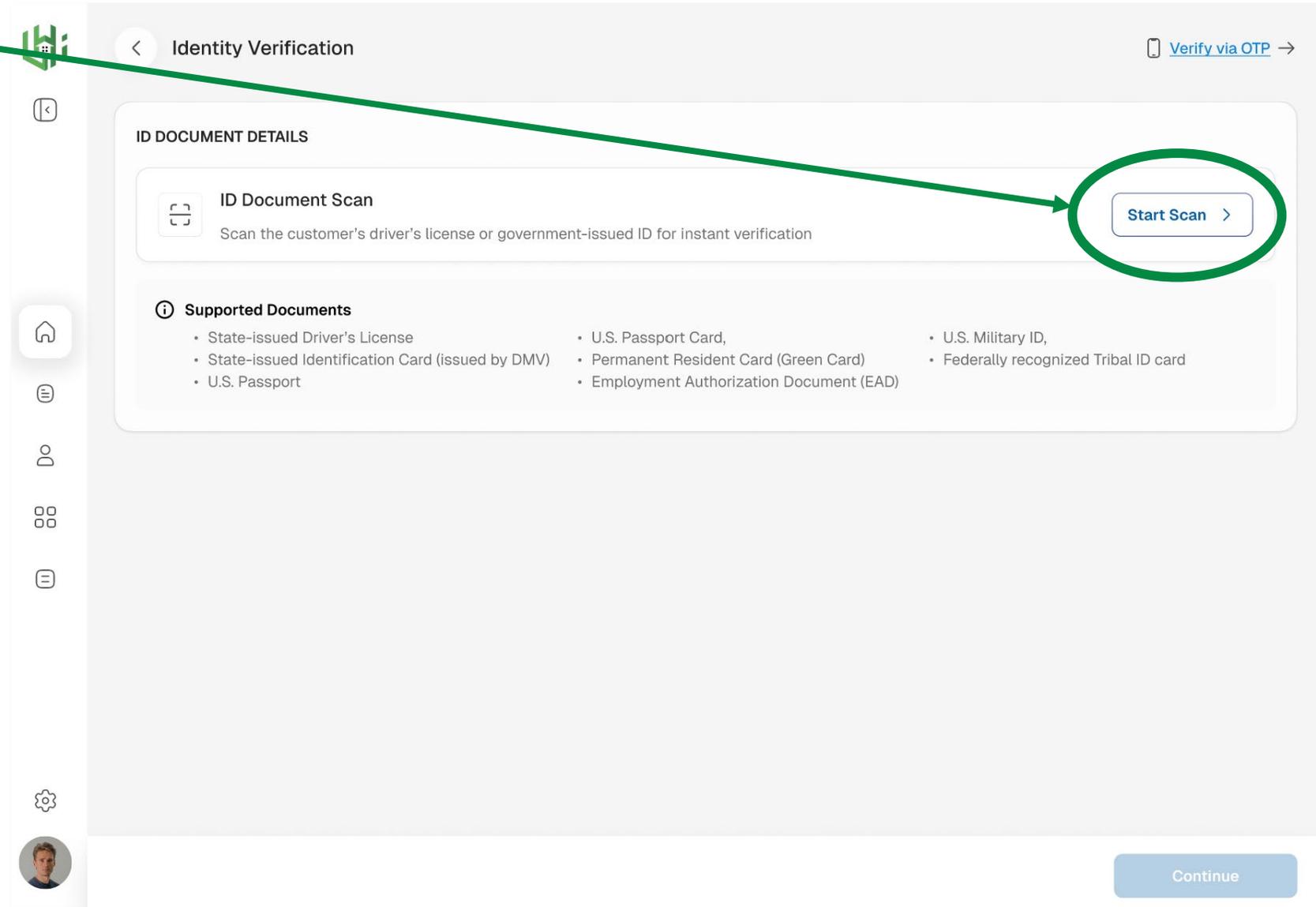
Continue

2. Click “Continue”

# Scan ID Document

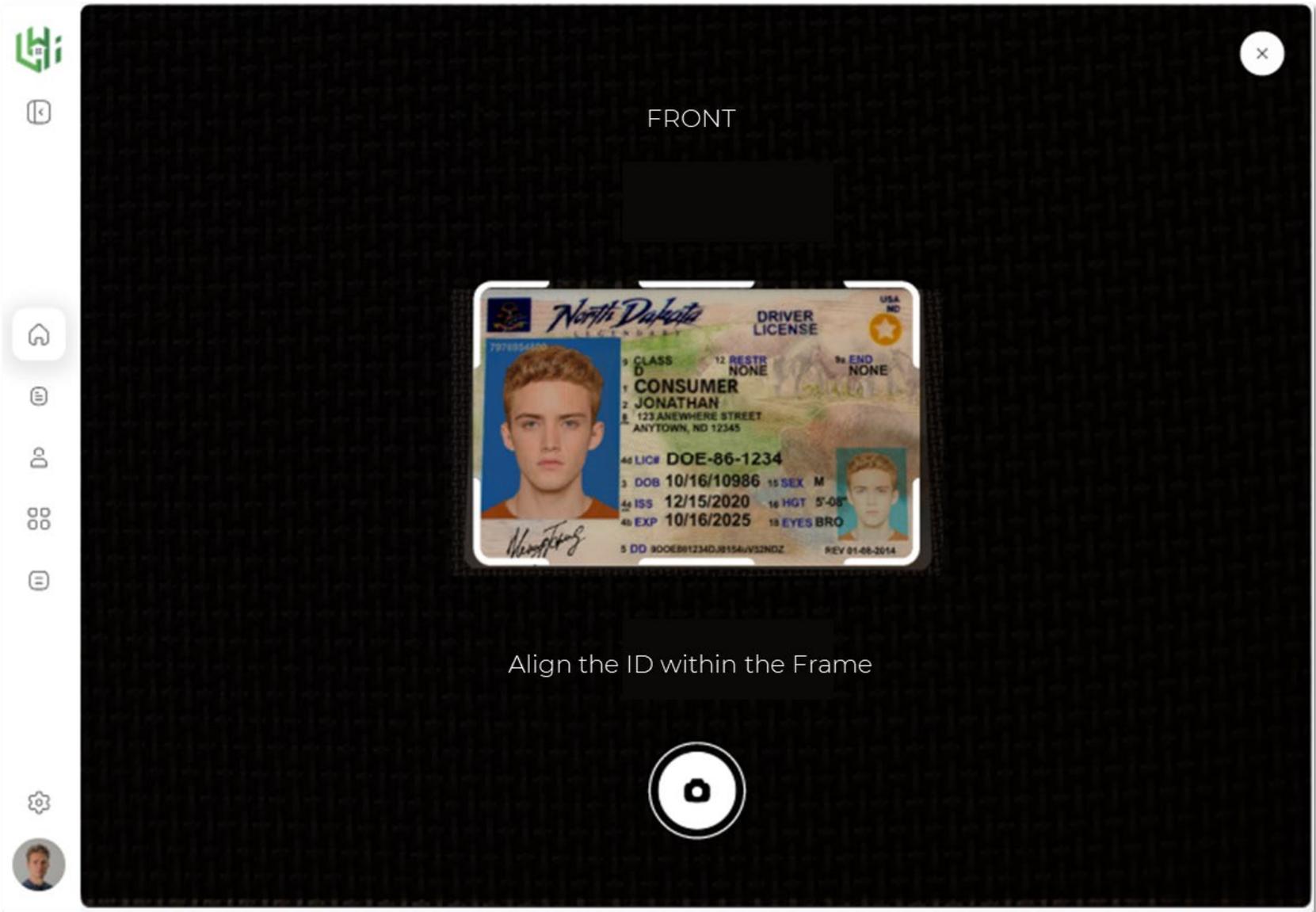
1. Click "Start Scan"

2. If there is a Co-Applicant, this process will happen twice

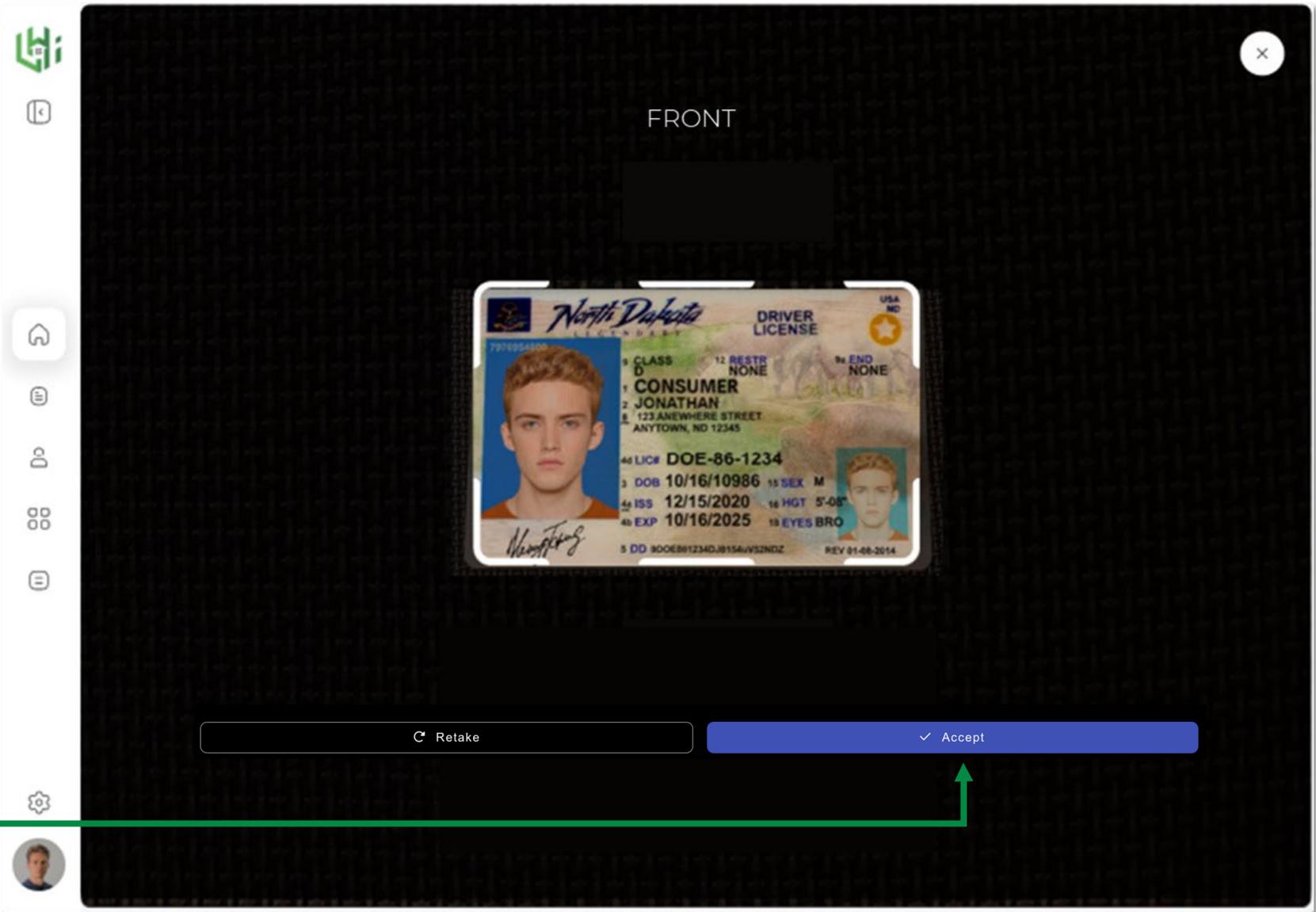


# Scan ID Document - Front

## 1. Scan front of ID



# Scan ID Document – Front –Part 2

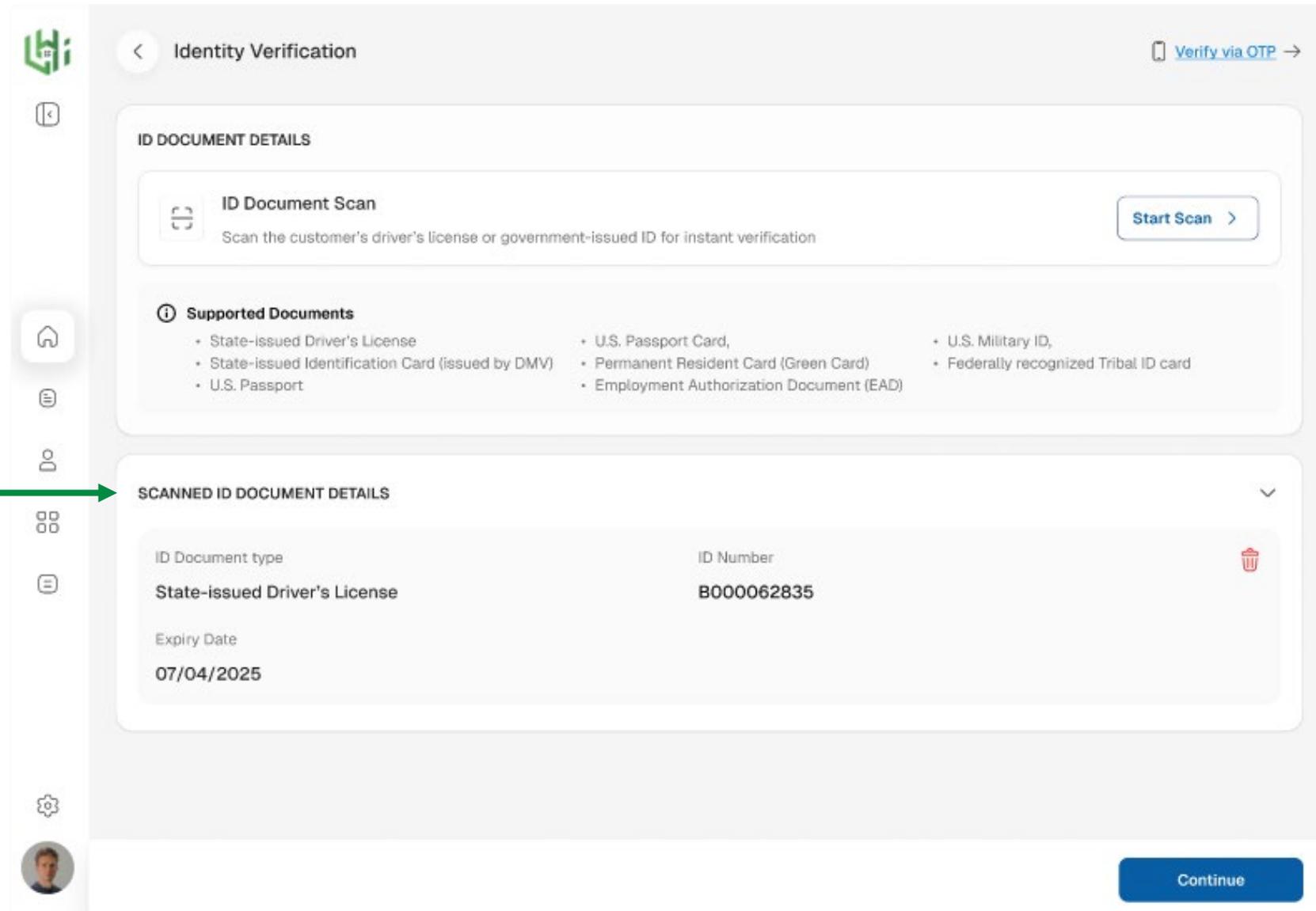


1. Once image has been captured, click “Accept” to proceed

# ID Document Upload – If Successful

1. Review scanned details

2. Click “Continue”



The screenshot shows the 'Identity Verification' screen in an app. At the top, there's a back arrow, the title 'Identity Verification', and a 'Verify via OTP' link. Below this is the 'ID DOCUMENT DETAILS' section, which includes an 'ID Document Scan' card with a 'Start Scan' button and a list of 'Supported Documents'. The 'SCANNED ID DOCUMENT DETAILS' section is expanded, showing a table with the following information:

ID Document type	ID Number	
State-issued Driver's License	B000062835	
Expiry Date	07/04/2025	

At the bottom right, there is a blue 'Continue' button. A green arrow points from the text '1. Review scanned details' to the 'SCANNED ID DOCUMENT DETAILS' section.

# ID Document Upload – If Error

1. Review error and delete scan

2. Click “Start Scan” and use valid ID

The screenshot shows the 'Identity Verification' screen in an app. At the top, there is a back arrow, the title 'Identity Verification', and a 'Verify via OTP' link. Below this is the 'ID DOCUMENT DETAILS' section, which includes an 'ID Document Scan' button with a 'Start Scan' button to its right. Underneath is a list of 'Supported Documents' including State-issued Driver's License, U.S. Passport Card, U.S. Military ID, State-issued Identification Card (issued by DMV), Permanent Resident Card (Green Card), Federally recognized Tribal ID card, and U.S. Passport, Employment Authorization Document (EAD).

The 'SCANNED ID DOCUMENT DETAILS' section shows a table with the following information:

ID Document type	ID Number	
State-issued Driver's License	B000062835	
Expiry Date	07/04/2025	

A red error message at the bottom of the scanned details section reads: 'Expired ID Detected. The ID you scanned is no longer valid. Please upload a valid ID or select a different ID type to continue'. A green arrow points from the text '1. Review error and delete scan' to the error message, and another green arrow points from the text '2. Click “Start Scan” and use valid ID’ to the 'Start Scan' button. A 'Continue' button is located at the bottom right of the screen.

# Primary Applicant SSN & Address

1. ONLY applicant's SSN is required, the remaining fields will automatically populate from prior screens

2. Current Address Details will be populated from scanned ID Document - Please input manually if different

3. Click "Save and Continue"

The screenshot shows a web form titled "Primary Applicant SSN & Address" with a progress indicator at the top showing four steps: 1. Primary applicant (active), 2. Property address, 3. Income, and 4. Review. The form is divided into two main sections: "PERSONAL INFORMATION" and "CURRENT ADDRESS DETAILS".

**PERSONAL INFORMATION**

- First Name: Jonathan
- Last Name: Consumer
- Date of Birth: 12/31/1985
- SSN: 123 - 45 - 7359 (highlighted with a green box and an arrow from the text on the left)
- U.S. Resident only:
- Phone number: US (123) 123-2004
- Email Address: Jonathan@gmail.com

**CURRENT ADDRESS DETAILS**

- Street Address: 123 Main St.
- Apartment, Suite, etc. (Optional):
- Zip Code: 98104
- City: Seattle
- State: WA

At the bottom of the form, there is a "Review information" link and a blue "Save and Continue" button.

# Project Address Confirmation

1. If project address is different than current address, click drop down and input the project address

2. Click “Save and Continue”

The screenshot shows a mobile application interface for project address confirmation. At the top, there is a navigation bar with a logo on the left and a progress indicator on the right. The progress indicator consists of four steps: 'Primary applicant' (checked), 'Property address' (current step, circled in 2), 'Income' (3), and 'Review' (4). Below the navigation bar, there is a title bar with a back arrow and the text 'Please confirm property address details'. The main content area is titled 'PROPERTY ADDRESS DETAILS' and contains a single checkbox labeled 'Property address same as the current address', which is currently checked. A green arrow points from the text in the first instruction to the dropdown arrow on the right side of the 'PROPERTY ADDRESS DETAILS' section. At the bottom of the screen, there is a footer with a profile picture, the text 'Review information', and a blue button labeled 'Save and Continue'.

# Project Address Confirmation

1. If the project address is not the same as the current address, please click the drop down and input the project address

2. Click “Save and Continue”

Primary applicant 2 Property address 3 Income 4 Review

Please confirm property address details

PROPERTY ADDRESS DETAILS

Property address same as the current address

Street Address

Example: 123 Main St.

Apartment, Suite, etc. (Optional) Zip Code City State

Enter Zip Code Select WA

Review information ^ Save and Continue

# Income and Housing Information

1. Enter Gross Monthly Income, Gross Annual Income will calculate automatically

2. Enter Monthly Housing Payment

3. For Joint Apps, a second box will show here and request the same details

4. Click "Save and Continue"

The screenshot shows a mobile application interface for entering income and housing information. At the top, there is a progress bar with four steps: 'Primary applicant', 'Property address', 'Income' (the current step, indicated by a circled '3'), and 'Review' (indicated by a '4'). Below the progress bar, the title 'Please tell us about applicant's income information' is displayed. The main content area is titled 'APPLICANT'S INCOME DETAILS' and contains two input fields. The first field is for 'Gross Monthly Income', with a value of '\$ 7,000' entered. Below this field, the calculated 'Gross Annual Income' is shown as '\$84,000'. The second field is for 'Monthly Housing Payment', with a value of '\$ 5,000' entered. A note below this field states: 'This is your rent, mortgage or other type of housing payment. If you don't have a housing payment, you can tell us "0."'. At the bottom of the screen, there is a 'Review information' button with a chevron icon and a 'Save and Continue' button.

# Review/Confirm Information

1. Review information provided

2. Click “Edit” if changes are required

3. Click “Confirm and Proceed”

**Review Information**

**PROJECT DETAILS** [Edit](#)

Amount Financed	Sales Amount	Downpayment	Project type
\$15,000	\$20,000	\$5000	Bath Remodel

**APPLICATION TYPE**

Application Type  
Individual

**ID DOCUMENTS**

ID Document type	ID Number	Expiry Date
State-issued Driver's License	B000062835	07/04/2025

**PRIMARY APPLICANT'S PERSONAL DETAILS** [Edit](#)

First Name	Last Name	Date of Birth	SSN
Jonathan	Consumer	12/31/1985	123-45-7359
Phone number	Email Address	Current address	
(123) 123-2004	Jonathan@gmail.com	123 Main St, Seattle, WA - 98104	

**PROPERTY ADDRESS DETAILS** [Edit](#)

Property Address  
123 Main St, Seattle, WA - 98104

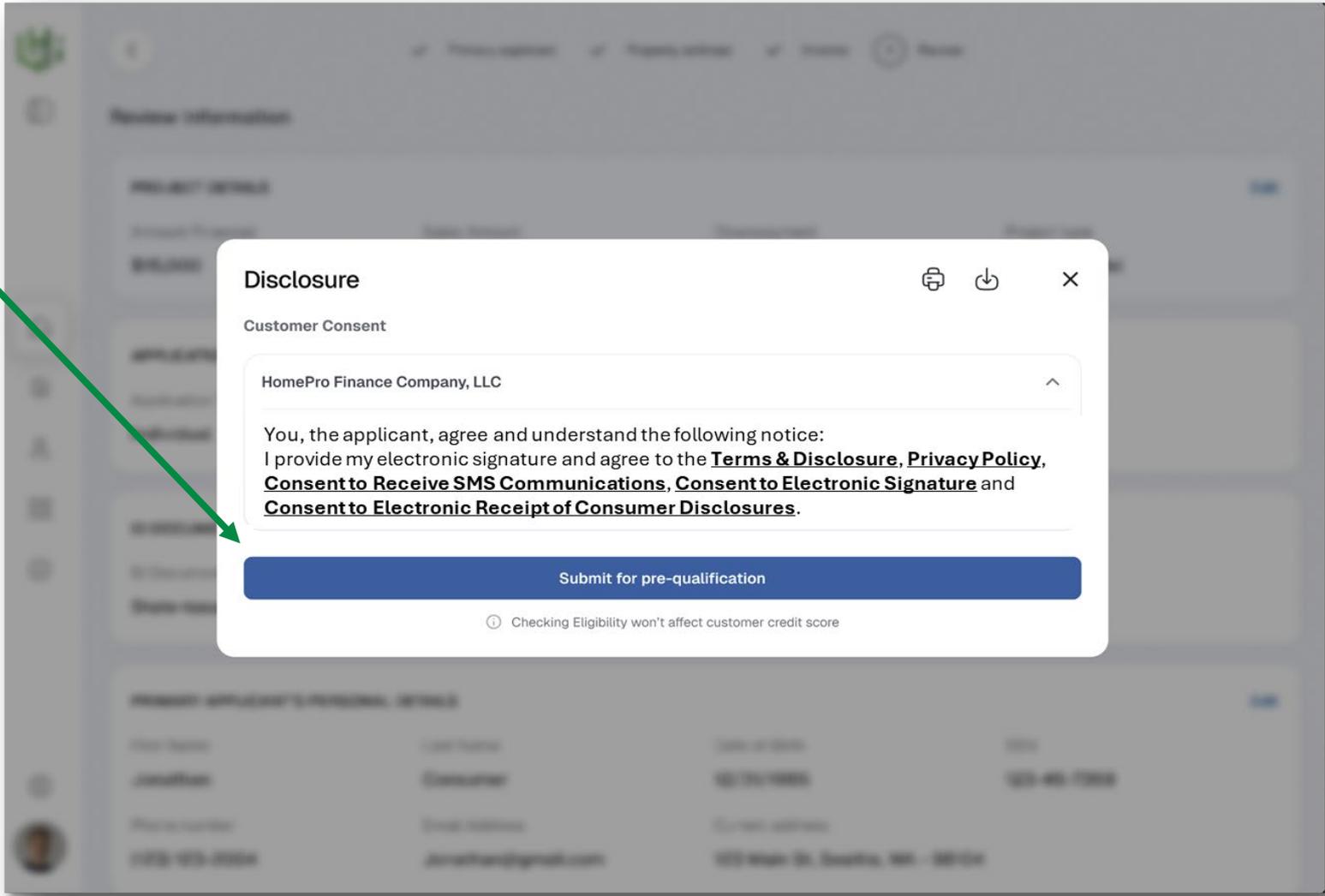
**INCOME DETAILS** [Edit](#)

Gross Monthly Income	Monthly housing payment
\$7,000	\$5,000

[Confirm and Proceed](#)

# Customer Consent for Credit Pre-qualification

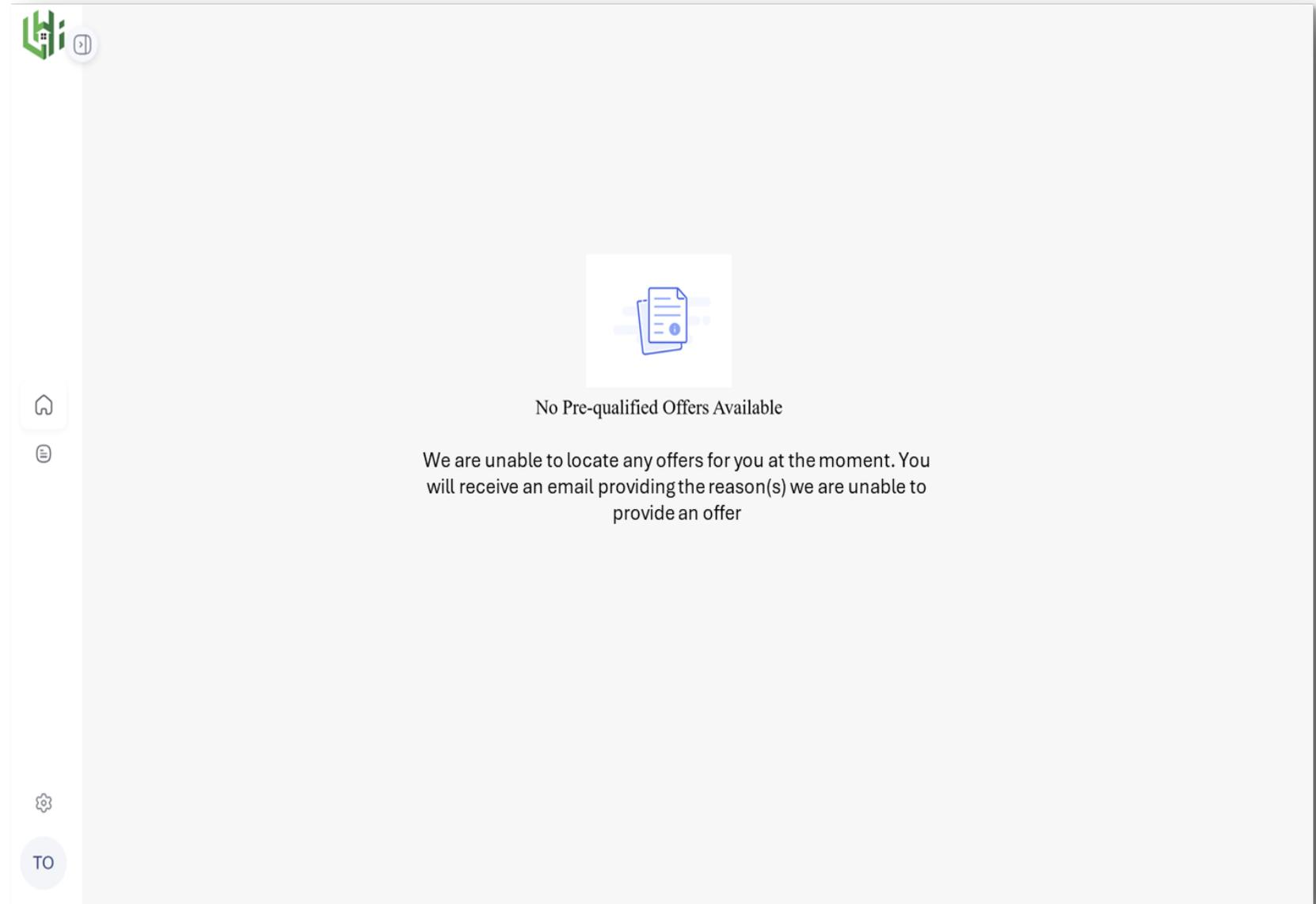
1. Applicant reviews disclosure and if they agree and understand, they click “Submit for pre-qualification”



# Pre-qual Rejected

1. Consumer will be presented with the message that no offer is available

2. Adverse Action Notice will sent to customer



# Pre-qual Approved & Loan Selection

1. Financing amount approval (NO ACTION REQUIRED)

2. Select the appropriate loan offer

3. Once loan offer is selected, click "Proceed with this plan"

The screenshot shows a user interface for loan selection. At the top, a green callout box with a checkmark icon contains the text: "Jonathan is pre-qualified for a loan of up to \$60,000." Below this, a white box displays "Financing amount \$15,000 (Max : \$60,000)" with an "Edit" button on the right. The main section is titled "Select your Loan Offer" and includes the text "You've been pre-approved for multiple financing options." Two loan offers are presented as cards. The first card, titled "12 MON PROMO WITH PAYMENT DEFERRED INTEREST", shows a plan name "WPDI - 12 Mo", an expiration of "Expires in 30 days", a monthly payment of "\$181.91/mo", an APR of "7.99%", and a term of "120 months". The second card, titled "STANDARD INSTALLMENT PLAN", shows a plan name "Standard - 799 - 180", an expiration of "Expires in 30 days", a monthly payment of "\$143.26/mo", an APR of "7.99%", and a term of "180 months". Both cards include a "Plan Disclosures" link. At the bottom, a blue button labeled "Proceed with this plan" is highlighted with a green arrow pointing to it from the left. A green sidebar on the left contains navigation icons: a house, a list, a person, a grid, a list, and a gear, with a user profile picture at the bottom.

# Send Loan Documents to Customer

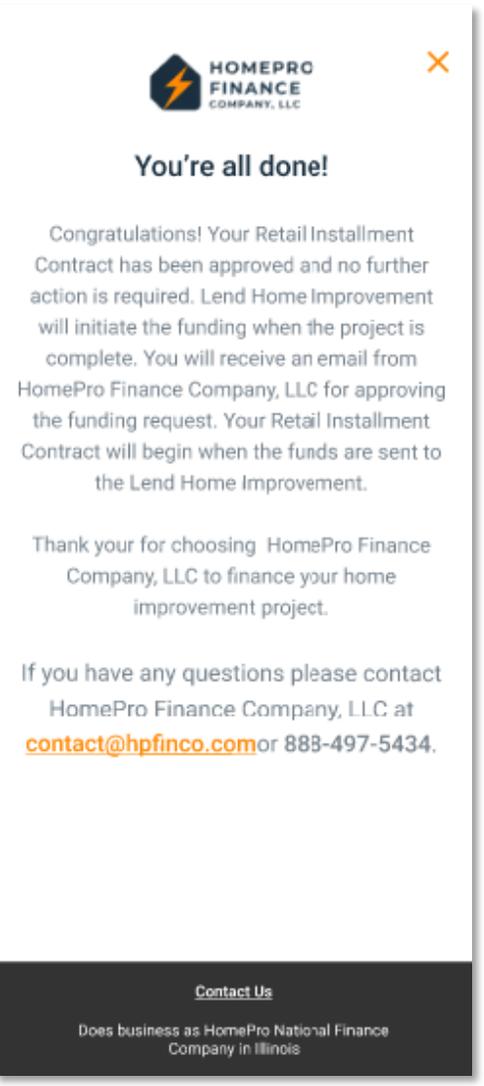
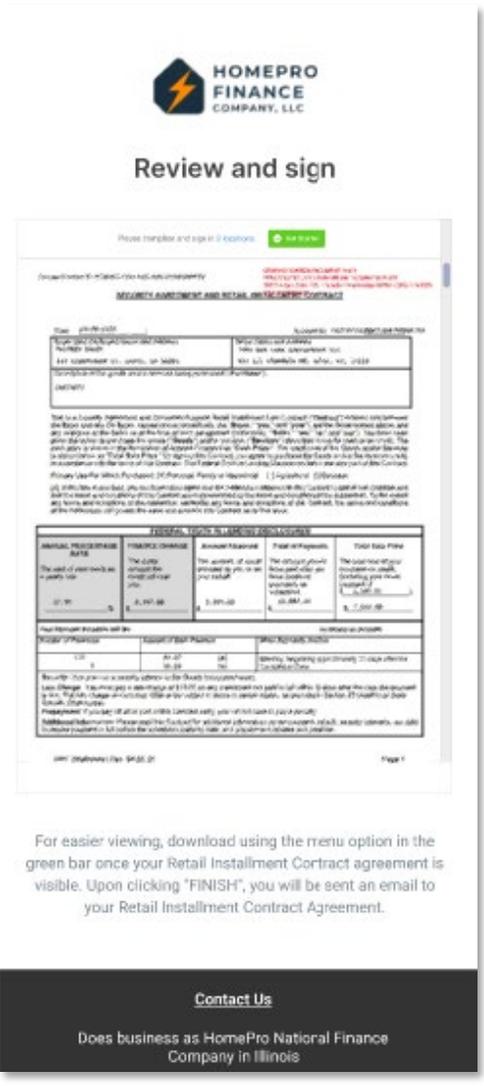
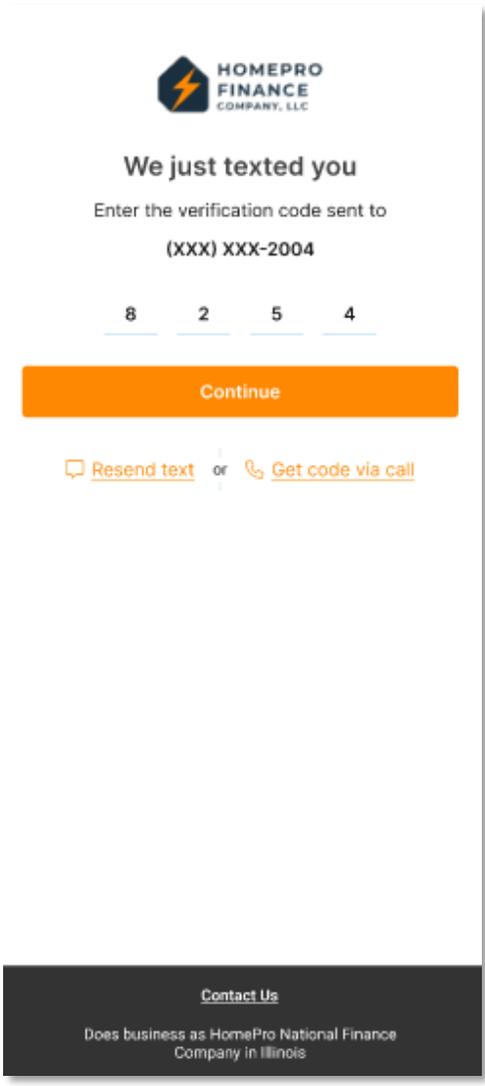
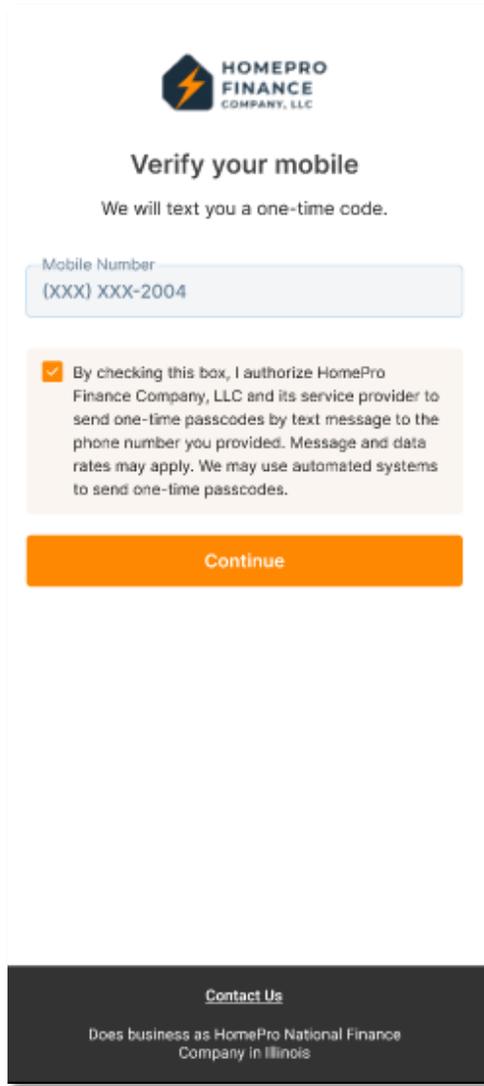
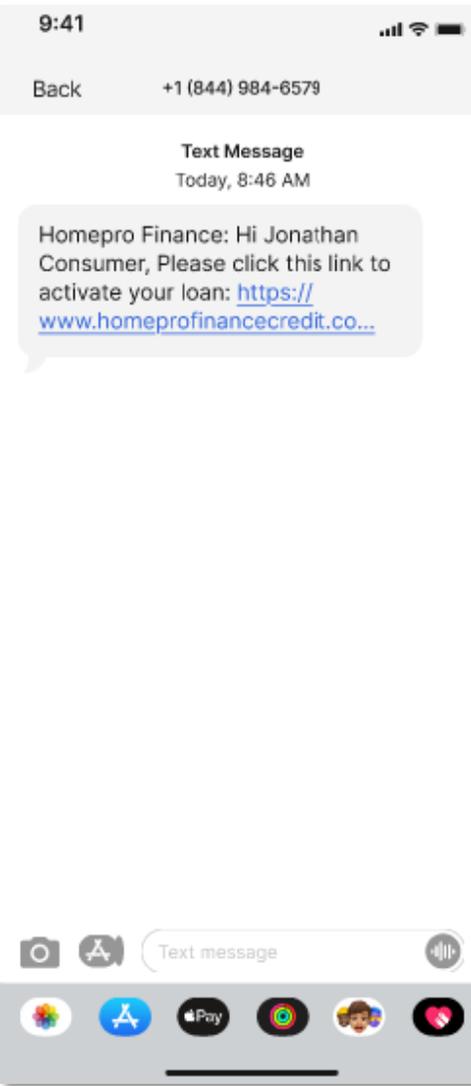
1. Select the preferred delivery method for the loan documents

2. Email/Phone number will automatically populate

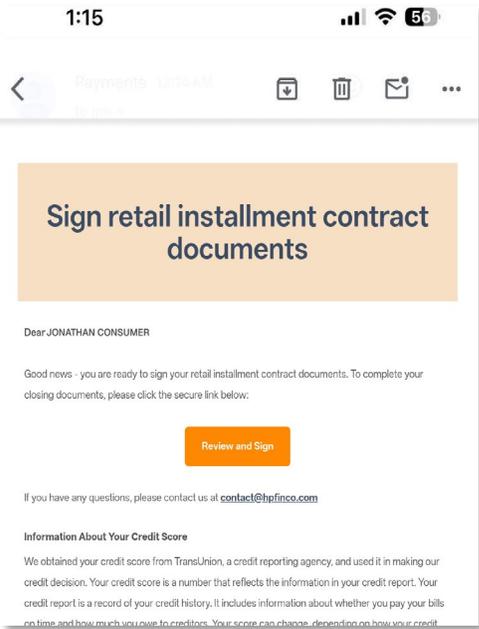
3. Click "Send Loan Docs"

The screenshot shows a user interface for sending loan documents. A modal window titled "Send Loan Documents to Customer" is open, allowing the user to choose a delivery method. The modal includes a close button (X) in the top right corner. Below the title, there is a subtitle: "Choose how you want the customer to receive their loan documents for review and signing." Two options are available, both with checked checkboxes: "Email" and "Phone Number". Below these options, there are two input fields. The "Email Address" field contains "Jonathan@gmail.com" and has a small edit icon (pencil) to its right. The "Phone number" field contains "US (123) 123-2004" and has a small edit icon (pencil) to its right. At the bottom of the modal is a large blue button labeled "Send Loan Docs". In the background, a blurred interface shows a loan offer for Jonathan, pre-qualified for up to \$60,000, with a financing amount of \$15,000. The background also shows a sidebar with navigation icons and a bottom bar with a "Proceed with this plan" button.

# Customer Reviews/Completes Loan Documents on Their Device



# More Detailed Flow With Complete DocuSign Process



## Welcome to HomePro Finance Company, LLC

A one-time passcode will be sent to your mobile number:

Mobile  
(XXX) XXX-2004

By checking this box, I authorize HomePro Finance Company, LLC and its service provider to send one-time passcodes by text message to the phone number you provided. Message and data rates may apply. We may use automated systems to send one-time passcodes.

**Continue**

[Contact Us](#)

Does business as HomePro National Finance Company in Illinois

## Terms and Disclosures

Terms and Disclosures  
HomePro Finance Company, LLC

**Website Privacy Policy**  
Rev. 10/2020

Our Request for Privacy

HomePro Finance Company, LLC (the "Company," "HomePro," "we," "our" or "us") respects the importance of the privacy of your personal information. The Company provides this Privacy Policy so you know about our information handling and storage practices and understand how the Company treats the information it receives about you from your service use of the services available to you. Our products and services (collectively, the "Services") made available in the United States by the Company. By accessing or using the Services, you agree to the terms of this Privacy Policy. HomePro does business in Illinois as HomePro National Finance Company.

Access and use of the Services and any dispute over privacy is subject to the Terms of Use. Use of the Services is strictly voluntary. If you do not agree to this Privacy Policy and the applicable Terms of Use, you must immediately log off the Services and may not access or use the Services.

Your Consent

BY SUBMITTING YOUR PERSONAL INFORMATION TO THE COMPANY OR BY THE COMPANY RECEIVING YOUR PERSONAL INFORMATION FROM THIRD PARTIES, YOU ARE CONSENTING TO THE COLLECTION AND PROCESSING OF YOUR PERSONAL INFORMATION IN THE MANNER SET FORTH IN THIS PRIVACY POLICY AND ANY RELATED STATEMENTS TO THE COMPANY'S USE OF YOUR PERSONAL INFORMATION AND ANY RELATED INFORMATION IN THE MANNER DESCRIBED IN THIS PRIVACY POLICY, INCLUDING THE TRANSMISSION TO, AND STORAGE AND PROCESSING OF YOUR PERSONAL INFORMATION BY US OR THIRD PARTIES. IF YOU ARE SUBMITTING PERSONAL INFORMATION ABOUT THIRD PARTIES TO THE COMPANY, YOU WARRANT AND REPRESENT YOU HAVE THE AUTHORITY TO PROVIDE THEIR PERSONAL INFORMATION TO THE COMPANY AND YOU WILL HOLD THEM HARMLESS TO THE COMPANY AND HOLD THE COMPANY HARMLESS FROM AND AGAINST CLAIMS BY SUCH INDIVIDUALS RELATED TO THE COMPANY'S PROCESSING AND USE OF SUCH PERSONAL INFORMATION WITHIN THE TERMS OF THIS PRIVACY POLICY.

The Information the Company Collects

We may collect the following information:

- Personal Information
  - Information you give us on applications or other forms, such as transaction documents, sales documents, and the form, or email, registration forms, surveys, or other documents or submissions related to the products and services we provide, including your name, address, identification, demographic information, bank account information, and information about your assets, debts, and income.
  - Information about your transactions with us, our affiliates, or others, such as your account history, transaction history, payment history, contract history, parties to transactions, and your records for doing business with us.

4918-9020-4984.2

I provide my electronic signature and agree to the terms above including Privacy Policy, Consent to Receive SMS Communications, Consent to Electronic Signature and Consent to Electronic Receipt of Consumer Disclosures.

**Agree**

[Contact Us](#)

Does business as HomePro National Finance Company in Illinois

## We just texted you

Enter the verification code sent to  
(XXX) XXX-2220

**Verify**

[Resend code in 1s](#)

Please contact at [contact@hpfinc.com](mailto:contact@hpfinc.com) for any assistance.

[Contact Us](#)

Does business as HomePro National Finance Company in Illinois

## Payment plans available for a \$15,000.00 Retail Installment Contract

Monthly Payment	APR	Term
\$143.26/mo	7.99%	180 mon

**Continue**

\*The annual percentage rate (APR) represents the total cost of this Retail Installment Contract as an annual rate.

[Contact Us](#)

Does business as HomePro National Finance Company in Illinois

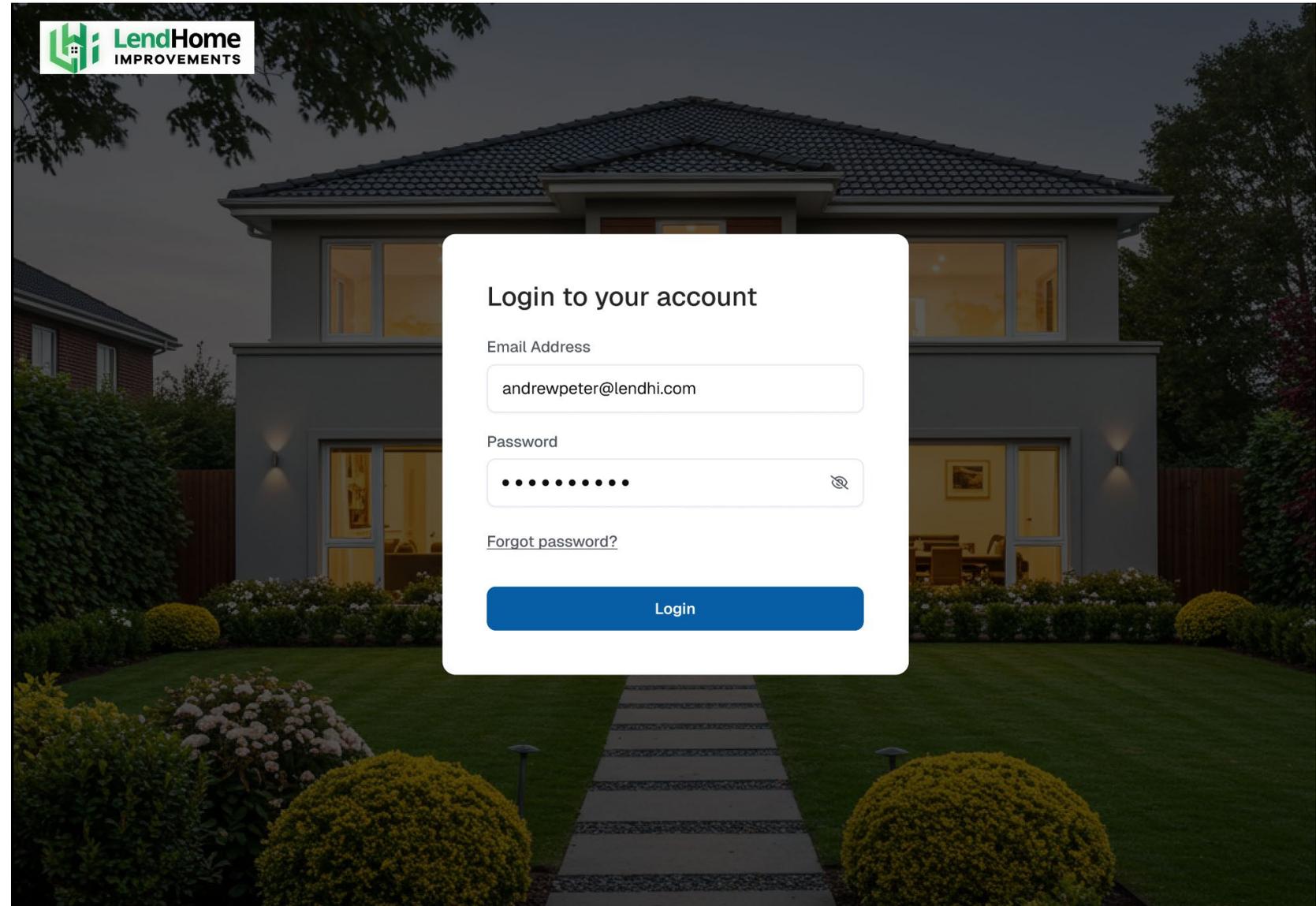




# FUNDING PROCESS

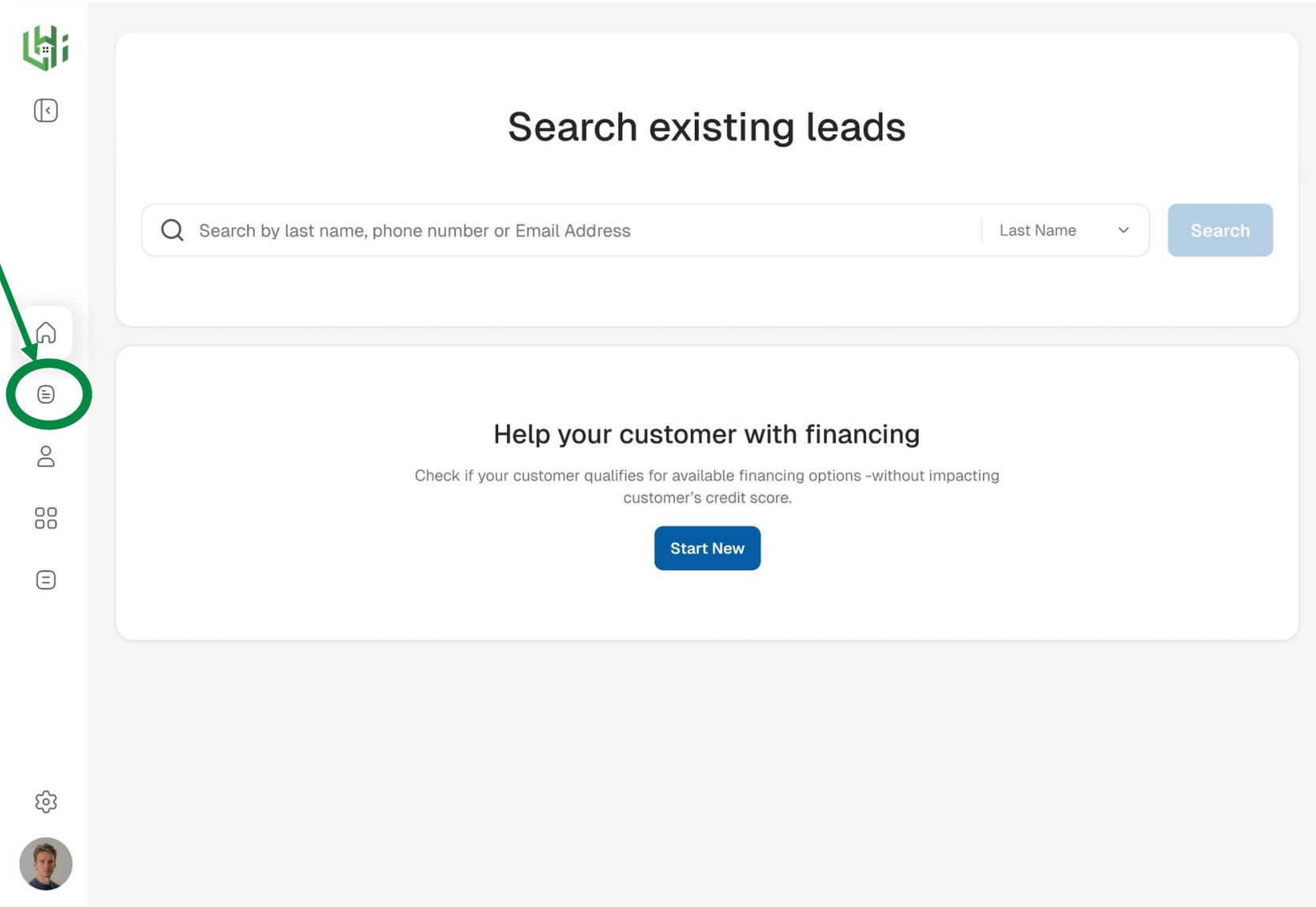
# Login to Raise Funding Request

## 1. Dealer log in to the Portal



# Landing Page

1. Click on the Application ICON to get to the account for which funding request needs to be raised



# Funding Landing Page

1. Locate the customer account in the “Ready to Fund” Section and click it

2. Search functionality is also available to locate the customer account by name

The screenshot displays the 'Applications' landing page. At the top, there is a header with the company logo and the title 'Applications', followed by a subtitle: 'See information of all active applications. Choose between Columns or Table view as needed'. Below the header is a search bar with the placeholder text 'Search'. To the right of the search bar are three buttons: 'Columns', 'Table', and 'Filters'. The main content area is divided into three columns: 'APPLICANTS', 'COMPLETED', and 'READY TO FUND'. The 'READY TO FUND' column contains a card for 'Jonathan Consumer' with the following details: Total Financed amount: \$15,000; Balance: \$15,000; Funded until now: \$0; Valid until: Jun 26th. Below the card is a green button labeled 'READY TO FUND' with a checkmark icon. A green arrow points from the search bar to the 'READY TO FUND' section, and another green arrow points from the 'Columns' button to the 'READY TO FUND' section.

# Request Funding

1. Click “Request Funding”

The screenshot displays a user interface for managing applications. On the left, a sidebar contains navigation icons for home, messages, profile, menu, and settings. The main content area is titled 'Applications' and shows a search bar and a list of applicants. A modal window is open for 'Jonathan Consumer', which is marked as 'READY TO FUND'. The modal has tabs for 'Funding', 'Offers', 'Information', and 'Applicant Info'. The 'Funding' tab is active, showing a table with the following data:

FUNDING INFORMATION			
Financing amount	Funded Till Date	Outstanding Balance	Last Date To Request
\$15,000	\$0	\$15,000	Jun 26th, 2025

At the bottom of the modal, there are three buttons: 'Initiate Refund', 'Change Order', and 'Request Funding'. A green arrow points from the text '1. Click “Request Funding”' to the 'Request Funding' button.

# Confirm the Final Amount

1. Review the funding amount and click "Confirm"

The screenshot shows a mobile application interface. On the left is a dark sidebar with navigation icons. The main content area is titled 'Request Funding' and contains two radio button options: 'Stage draw' (unselected) and 'Final draw' (selected). Below the options is a dashed box containing the text 'Funding Amount' and '\$15,000.00'. At the bottom of the dialog, it shows 'Funded till date \$0' and 'Outstanding balance : \$15,000'. A blue 'Confirm' button is located at the bottom right of the dialog.

# Funding Request Confirmation

1. Click “Close”

The screenshot shows a web application interface for managing applications. The main header is 'Applications' with a sub-header 'See information of all active applications. Choose between Columns or Table view as needed'. Below this is a search bar and navigation options for 'Columns', 'Table', and 'Filters'. The main content area is divided into three tabs: 'APPLICANTS', 'COMPLETED', and 'READY TO FUND'. A modal dialog is centered on the screen, displaying a green checkmark icon, the text 'Funding requested successfully', and a message: 'Jonathan Consumer will be informed via email and text about the request.' A blue 'Close' button is at the bottom of the modal. In the background, a table entry for 'Jonathan Consumer' is visible, showing 'Financed amount' as '\$15,000', 'Amount financed' as '\$15,000', 'Amount paid until now' as '\$0', and 'Due date' as 'Jun 26th'. The 'READY TO FUND' tab has a count of '1'.

# Funding Request Confirmation

1. Account Status will be updated to “Request Pending”

## Next Steps

2. Dealer to sign the RIC contract sent over email

The screenshot displays the 'Applications' dashboard. At the top, there is a search bar and navigation options for 'Columns', 'Table', and 'Filters'. The dashboard is divided into three main sections: 'APPLICANTS', 'COMPLETED', and 'READY TO FUND'. The 'READY TO FUND' section contains one entry for 'Jonathan Consumer' with the following details:

Total Financed amount	\$15,000
Balance	\$15,000
Funded until now	\$0
Valid until	Jun 26th

Below the details, a yellow box highlights the status 'REQUEST PENDING'.

# Daily Settlement Report will be shared with Dealer on the loans that are funded prior day via Email

Application ID	Borrower Name	Date	Gross Amount	Fee	Net Amount	Type	Merchant	Store	Contractor Name
HPJXTEEQRR	Delores Scott	2025-11-25T14:45:01-08:00	25000	0	25000	advance	AirSouth Bath	AirSouth Cooling and Heating	Nicolas De Luc
BEXVRY5G99	Kimberly Hill	2025-11-20T14:45:02-08:00	35631	4988.34	30642.66	advance	Unique Home Solutions of Ohio, LLC	Unique Home Solutions of Ohio, LLC	Ann M Liegl
913C7DRFHM	Rozellyn Mcdonald	2025-11-20T14:45:02-08:00	25000	0	25000	advance	AirSouth Bath	AirSouth Cooling and Heating	Kevin Howell
C67T7HMK4T	Deanna Spring	2025-11-19T11:22:25-08:00	13310	465.85	12844.15	advance	Unique Home Solutions of Ohio, LLC	Unique Home Solutions of Ohio, LLC	Ann M Liegl
HV7C3XG471	Chestine Bonner	2025-11-19T11:22:24-08:00	15000	1875	13125	advance	AirSouth Bath	AirSouth Cooling and Heating	Kevin Howell
33P58ZTAGB	Karen Kurtz	2025-11-19T11:22:25-08:00	22000	0	22000	advance	AirSouth Bath	Austin Water Solutions	Ann M Liegl
0PNQ6F5F8P	John Kofalt	2025-11-19T11:22:24-08:00	16330	1877.95	14452.05	advance	Unique Home Solutions of Ohio, LLC	Unique Home Solutions of Ohio, LLC	Ann M Liegl
8PG3Q250ST	Shunder Simpson	2025-11-17T14:45:02-08:00	10000	200	9800	advance	AirSouth Bath	AirSouth Cooling and Heating	Joe Peplinski
HY5DBB1VR5	Shunder Simpson	2025-11-17T00:10:22-08:00	15000	900	14100	advance	AirSouth Bath	AirSouth Cooling and Heating	Nicolas De Luc
FX8HDMJJXT	Kimberly Demogola	2025-11-12T14:45:02-08:00	6990	0	6990	advance	AirSouth Bath	AirSouth Cooling and Heating	Monica Sabala
3AGSW2RYTM	Thelma Juliot	2025-11-12T14:45:02-08:00	15000	600	14400	advance	AirSouth Bath	AirSouth Cooling and Heating	Nicolas De Luc
1D4FSY52G7	Daneka Washington	2025-11-12T14:45:02-08:00	12000	240	11760	advance	AirSouth Bath	AirSouth Cooling and Heating	Joe Peplinski
44JMA4WCMQ	Thelma Juliot	2025-11-10T14:45:01-08:00	25000	500	24500	advance	Unique Home Solutions of Ohio, LLC	AirSouth Cooling and Heating	Kevin Howell
T0PCBXYKYG	Laurie Erickson	2025-11-07T12:45:01-08:00	7000	0	7000	advance	Unique Home Solutions of Ohio, LLC	AirSouth Cooling and Heating	Monica Sabala
Q20TZXRZD1	Lucy Diana	2025-11-03T04:18:30-08:00	19900	0	19900	advance	AirSouth Bath	AirSouth Cooling and Heating	Zachary Hafeman
H8GZRD7M7V	Kentner Wilson	2025-11-03T02:15:02-08:00	50000	0	50000	advance	AirSouth Bath	AirSouth Cooling and Heating	Kevin Howell

**Multiple Email recipients can be configured**

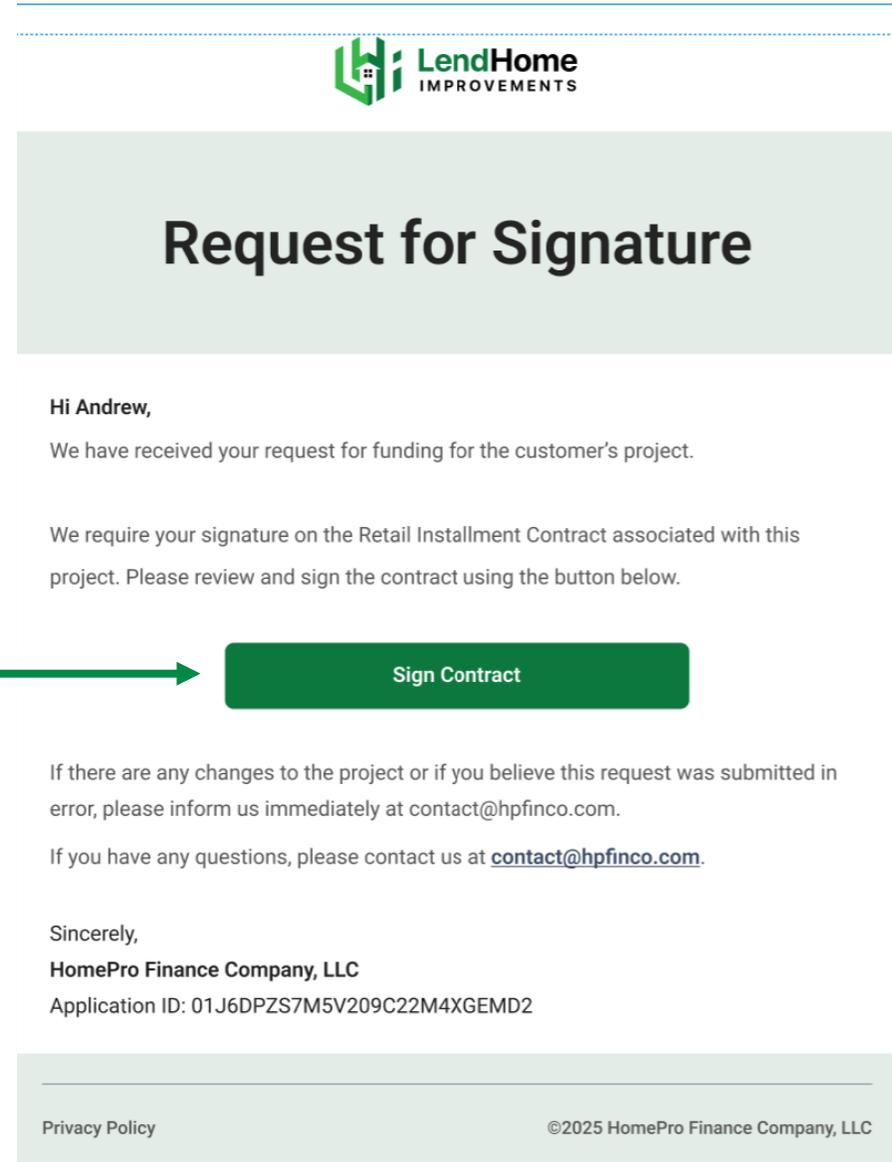


# DEALER RIC SIGNING

# Receive Email

1. Dealer will receive the RIC signature request on their Email

2. Click “Sign Contract” to start the DocuSign process





## Request for Signature

Hi Andrew,

We have received your request for funding for the customer's project.

We require your signature on the Retail Installment Contract associated with this project. Please review and sign the contract using the button below.

[Sign Contract](#)

If there are any changes to the project or if you believe this request was submitted in error, please inform us immediately at [contact@hpfinco.com](mailto:contact@hpfinco.com).

If you have any questions, please contact us at [contact@hpfinco.com](mailto:contact@hpfinco.com).

Sincerely,  
**HomePro Finance Company, LLC**  
Application ID: 01J6DPZS7M5V209C22M4XGEMD2

[Privacy Policy](#) ©2025 HomePro Finance Company, LLC

# Dealer Completes Loan Documents Signature to Process the Funding

### Review and Sign

Review and complete Next

Mobile-Friendly

DocuSign Envelope ID: 771ADFBA-B3FB-4895-8CC8-5629647C5076

DEMONSTRATION DOCUMENT ONLY  
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE  
999 3rd Ave, Suite 1700 • Seattle • Washington 98104 • (206) 219-0200

#### SECURITY AGREEMENT AND RETAIL INSTALLMENT CONTRACT

Date: 11-03-2025 Account No. 01K945KNCPS2GTRJ3VW5B6XJTT

<b>Buyer (and Co-Buyer) Name and Address</b> Jonathan Cosumer 123 Main St, Seattle, WA - 98104	<b>Seller Name and Address</b> IL Legal 9080 1st Ave, Norfolk, VA, 23511
--	--

**Description of the goods and/or services being purchased ("Purchase"):**  
CABINETS

This is a Security Agreement and Consumer-Purpose Retail Installment Sale Contract ("Contract") entered into between the Buyer and any Co-Buyer, named above (collectively, the "Buyer," "you," and "your"), and the Seller named above, and any assignee of the Seller as of the time of such assignment (collectively, "Seller," "we," "us," and "our"). You have been given the option to purchase the goods ("Goods") and/or services ("Services") described above for cash or on credit. The cash price is shown in the Itemization of Amount Financed as "Cash Price." The credit price of the Goods and/or Services is shown below as "Total Sale Price." By signing this Contract, you agree to purchase the Goods and/or Services on credit, in accordance with the terms of this Contract. The Federal Truth in Lending Disclosures below are also part of this Contract.

Primary Use For Which Purchased:  Personal, Family or Household  Agricultural  Business

If this box is checked, you the Buyer also agree that the Addendum attached to this Contract is part of this Contract and that the terms and conditions of this Contract are supplemented by the terms and conditions of the Addendum. To the extent any terms and conditions of the Addendum contradict any terms and conditions of this Contract, the terms and conditions of the Addendum will govern the issue and override this Contract as to that issue.

FEDERAL TRUTH IN LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate. 7.99 %	The dollar amount the credit will cost you. \$10,787.02	The amount of credit provided to you or on your behalf. \$ 15,000.00	The amount you will have paid after you have made all payments as scheduled. \$ 25,787.02	The total cost of your purchase on credit, (including your down payment of \$ 5,000) \$ 30,787

### Review and Sign

Review and complete Next

Mobile-Friendly

<b>Co-Signer</b> Name: Jonathan Cosumer	<b>Seller</b> Name: _____ Title: _____
<b>Name:</b> _____	<b>Name:</b> Andrew Peter <b>Title:</b> IL user

If this box is checked the following notice applies: YOU, THE BUYER, MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT ON 11/06/2025 . SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.

### Review and Sign

Review and complete Finish

Mobile-Friendly

**Buyer Address:** 123 Main St, Seattle, WA - 98104

The undersigned, on behalf of the above referenced Dealer, hereby certifies that 100% of the work indicated on the Dealer's Work Order for the home improvement project financed by the above referenced contract, including installation of the merchandise supplied to the Buyer by the Dealer in compliance with the Dealer's Work Order, has been completed to the complete satisfaction of the Buyer.

IL Legal

*Andrew Peter*

By: *Andrew Peter*  
Name: Andrew Peter  
Title: IL user  
Date: 11/17/2025

Ready to Finish?  
You've completed the required fields. Review your work, then select Finish.

Finish

# Receive Email

1. Fund will be disbursed next business day.

2. Account status will be updated to “Funded”

The screenshot displays the 'Applications' dashboard. At the top, there is a search bar and navigation options for 'Columns', 'Table', and 'Filters'. The dashboard is divided into three main sections: 'APPLICANTS', 'COMPLETED', and 'READY TO FUND'. The 'READY TO FUND' section shows a card for 'Jonathan Consumer' with a 'FUNDING' status. The card details include a total financed amount of \$15,000 and a valid until date of Jun 26th.

**Applications**  
See information of all active applications. Choose between Columns or Table view as needed

Search

Columns Table Filters

● APPLICANTS

● COMPLETED

● READY TO FUND 1

**Jonathan Consumer** ^

Total Financed amount \$15,000

Valid until Jun 26th

**FUNDING** ✓



**Change Order**



# Locate the account

1. Locate the account in the application tab and click

The screenshot shows a web application interface for managing applications. At the top, there is a header with a logo and the title 'Applications', followed by a subtitle: 'See information of all active applications. Choose between Columns or Table view as needed'. Below the header is a search bar and navigation controls for 'Columns', 'Table', and 'Filters'. The main content area is divided into three columns: 'APPLICANTS', 'COMPLETED', and 'READY TO FUND'. The 'READY TO FUND' column contains a single card for 'Jonathan Consumer'. A green arrow points from the 'Columns' button to the 'READY TO FUND' tab. The card for 'Jonathan Consumer' displays the following information:

Total Financed amount	\$15,000
Balance	\$15,000
Funded until now	\$0
Valid until	Jun 26th

At the bottom of the card, there is a green button labeled 'READY TO FUND' with a checkmark icon.

# Initiate Change Order Request

1. Click “Change Order” to update the financing amount

Note: Changing the order will restart the waiting period for funding

The screenshot displays a user interface for managing applications. The main header shows 'Jonathan Consumer' with a 'READY TO FUND' status. Below this, there are tabs for 'Funding', 'Offers', 'Information', and 'Applicant Info'. The 'Funding' tab is active, showing a table of funding information:

FUNDING INFORMATION			
Financing amount	Funded Till Date	Outstanding Balance	Last Date To Request
\$15,000	\$0	\$15,000	Jun 26th, 2025

At the bottom of the screen, there are three buttons: 'Initiate Refund', 'Change Order', and 'Request Funding'. The 'Change Order' button is highlighted with a green box, and a green arrow points to it from the text on the left.

# Initiate Change Order Request

1. Enter the updated financing amount and click "Confirm"

The screenshot shows a mobile application interface with a 'Change Order' dialog box. The dialog box has a title bar with a back arrow and the text 'Change Order'. Inside the dialog, there is a dashed border containing the text 'New Finance Amount' followed by '\$17,000.00'. Below this, it says 'You can submit a change order request for financing amount between \$13,000 and \$20,000'. At the bottom of the dialog, there are two pieces of information: 'Customer name : Jonathan Consumer' and 'Current Finance Amount : \$15,000'. A blue button labeled 'Confirm' is located at the bottom right of the dialog. A green arrow points from the text '1. Enter the updated financing amount and click "Confirm"' to the '\$17,000.00' value.

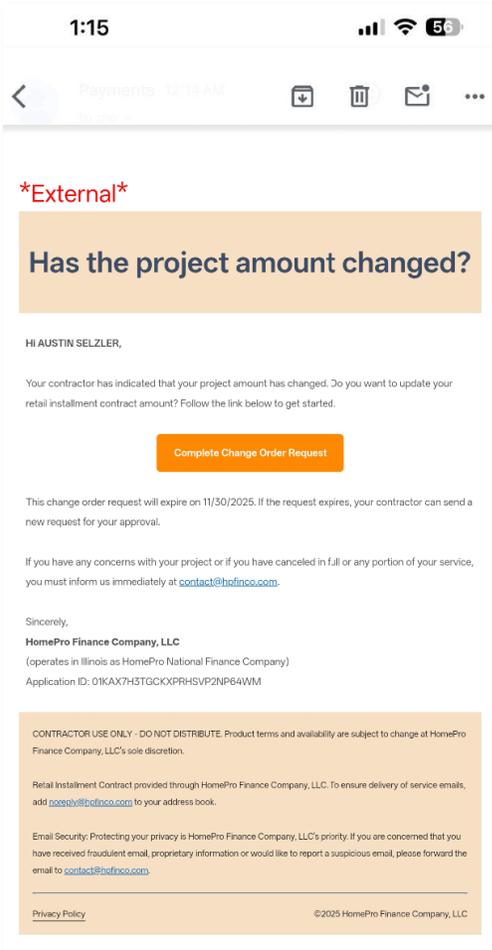
# Request Confirmed

## 1. Confirmation screen

**Next Steps:**  
Customer will receive email to sign the updated loan documents

The screenshot displays a web application interface for managing loan applications. The main heading is "Applications" with a subtext: "See information of all active applications. Choose between Columns or Table view as needed". A search bar is present, and there are buttons for "Columns", "Table", and "Filters". The interface is divided into three columns: "APPLICANTS", "COMPLETED", and "READY TO FUND". A modal window is centered on the screen, featuring a green checkmark icon and the text: "Change order requested successfully". Below this, it states: "Jonathan Consumer will be informed via email and text about the request." A blue "Close" button is at the bottom of the modal. In the background, a table shows details for "Jonathan Consumer", including "Financed amount: \$17,000", "Price: \$17,000", "Paid until now: \$0", and "Paid until: Jun 26th".

# Customer Reviews/Completes Change Order Request on Their Device



## Verify your mobile

We will text you a one-time code.

Mobile Number  
(XXX) XXX-2004

By checking this box, I authorize HomePro Finance Company, LLC and its service provider to send one-time passcodes by text message to the phone number you provided. Message and data rates may apply. We may use automated systems to send one-time passcodes.

[Continue](#)

[Contact Us](#)  
Does business as HomePro National Finance Company in Illinois

## We just texted you

Enter the verification code sent to  
(XXX) XXX-2004

8 2 5 4

[Continue](#)

[Resend text](#) or [Get code via call](#)

[Contact Us](#)  
Does business as HomePro National Finance Company in Illinois

## Please review your new financed amount.

Current Financed Amount  
\$15,000.00

New Financed Amount  
\$17,000.00

[Continue](#)

[Reject Change Order Request](#)

This change order request is valid until <MM/DD/YYYY>. If updated Retail Installment Contract disclosures are not agreed to by said date, your change order request may be canceled.

[Contact Us](#)  
Does business as HomePro National Finance Company in Illinois

## Please review the below details before proceeding

Final Amount	
Current Financed Amount	\$15,000.00
Change Order Amount	+\$2,000.00
Principal Paid	-
Updated Financed Amount	\$17,000.00

### Monthly Payments

Total Monthly Payments	180 months
Monthly Payments Elapsed	
Principal Paid	-
Monthly Payments Remaining	180 months

[Continue](#)

Your WPDI promotion is not impacted by your change order. See your updated retail installment contract disclosures for details.

[Contact Us](#)  
Does business as HomePro National Finance Company in Illinois



# Change Order Completed

1. Account will get updated to “Ready to Fund” status with new amount

The screenshot shows a dashboard titled 'Applications' with a search bar and view toggles for 'Columns', 'Table', and 'Filters'. The dashboard is divided into three columns: 'APPLICANTS', 'COMPLETED', and 'READY TO FUND'. The 'READY TO FUND' column contains one entry for 'Jonathan Consumer' with the following details:

<b>Jonathan Consumer</b> ^	
Total Financed amount	\$17,000
Balance	\$17,000
Funded until now	\$0
Valid until	Jun 26th
<b>READY TO FUND</b> ✓	

A green arrow points from the text on the left to the 'READY TO FUND' button in the application card.