I. Rates for Credit for Comfort's 2nd Look lender



II _I						
CREDIT LINE CATEGORIES (1)	DESCRIPTION	INTEREST RATE/APR (2)	AVERAGE REPAYMENT TERMS	PROMOTIONAL DEFERRED INTEREST PERIOD & REQUIRED MINIMUM MONTHLY PAYMENTS (3)	ESTIMATED PAYMENT FACTOR (4)	MERCHANT FEE (5)
CATEGORY I OPTION 1	10-15K loan amount with minimum required monthly payments.	9.90%	65-month average repayment	No Promo Deferred Interest. Minimum Monthly Payments Required	2.00%	9.90%
CATEGORY I OPTION 2 Promotional Deferred Interest Offer	10-15K loan amount with 12-months deferred interest & minimum required monthly payments.	26.90%	62-month average repayment	12-month Deferred Interest Offer. Minimum Monthly Payments Required	3.00%	9.90%
CATEGORY II OPTION 1	5-10K loan amount with minimum required monthly payments.	19.99%	48-month average repayment	No Promo Deferred Interest. Minimum Monthly Payments Required	3.04%	9.90%
CATEGORY II OPTION 2 Promotional Deferred Interest Offer	5-10K loan amount with 12-months deferred interest & minimum required monthly payments.	26.99%	36-month average repayment	12-month Deferred Interest Offer Minimum Monthly Payments Required	4.08%	9.90%

- (1) Category I are revolving lines of credit given to customers who qualify for a higher-credit limit based on their credit score and history. Category II are revolving lines of credit given to customers who qualify for a smaller credit limit based on their credit score and history.
- Based on the initial transaction amount. Failure of customers to make on-time required minimum payments will result in a late fee and could result in a higher APR of up to 26.99% depending on the financing program chosen.
- (3) Interest will be charged to the customer's account from the purchase date if the promotional purchase is not paid in full within the promotional period. Minimum monthly payments are required. Required monthly payments may or may not pay off the purchase before the end of the promotional period. To avoid paying the deferred interest charges, the customer must pay the promotional purchase in full within the promotional period.
- Based on the initial purchase amount, the required payment factor is the percentage of the initial purchase amount customers will be required to pay per month to repay the initial transaction within this repayment term. For example, if customers qualified for and selected a Category I Promotion offer with a credit limit of \$10,000 and their transaction was for the full \$10,000, their required payment factor would be approximately 3% of the initial transaction amount or \$300, not including any late fees.
- (5) This is the standard merchant fee for all revolving lines of credit, regardless of Credit Line Category. However, a 6.5% merchant fee is also possible in all Credit Line Categories if applicant has a near-prime credit score.