

MONEY MATTERS

AmeriFirst™ Can Open New Doors For You



Home Improvement contractors who offer financing already know that **money really does matter** when it comes to closing more sales. Ask anybody who uses financing and they will tell you that being able to remove the obstacle of how to pay for the project **makes all the difference** in creating an environment where the homeowner can focus on the benefits of the project rather than worrying about the cost.

The fact is, **financing really does work** and you don't need a finance or accounting degree to offer it to your customers. Reap the **reward of increased sales**; it's much **easier than you think** to get started and if you work with **the right lender**, they will **support you every step of the way.**



■ **You don't have to be an expert to offer financing to your customers.** In fact, it is best that you don't claim to be an expert; you are just offering this value-added service by working with a recognized national lender. Your customer will appreciate the fact that a financing option is being made available to them. And you will appreciate how easy we make the credit approval process. We provide all the necessary documents, make the credit decisions, and fund the job. AmeriFirst Finance will be able to teach you how to explain our various credit programs and options as well as provide you with a link to estimate a monthly payment. The whole process is not nearly as complicated as you might imagine (or fear).

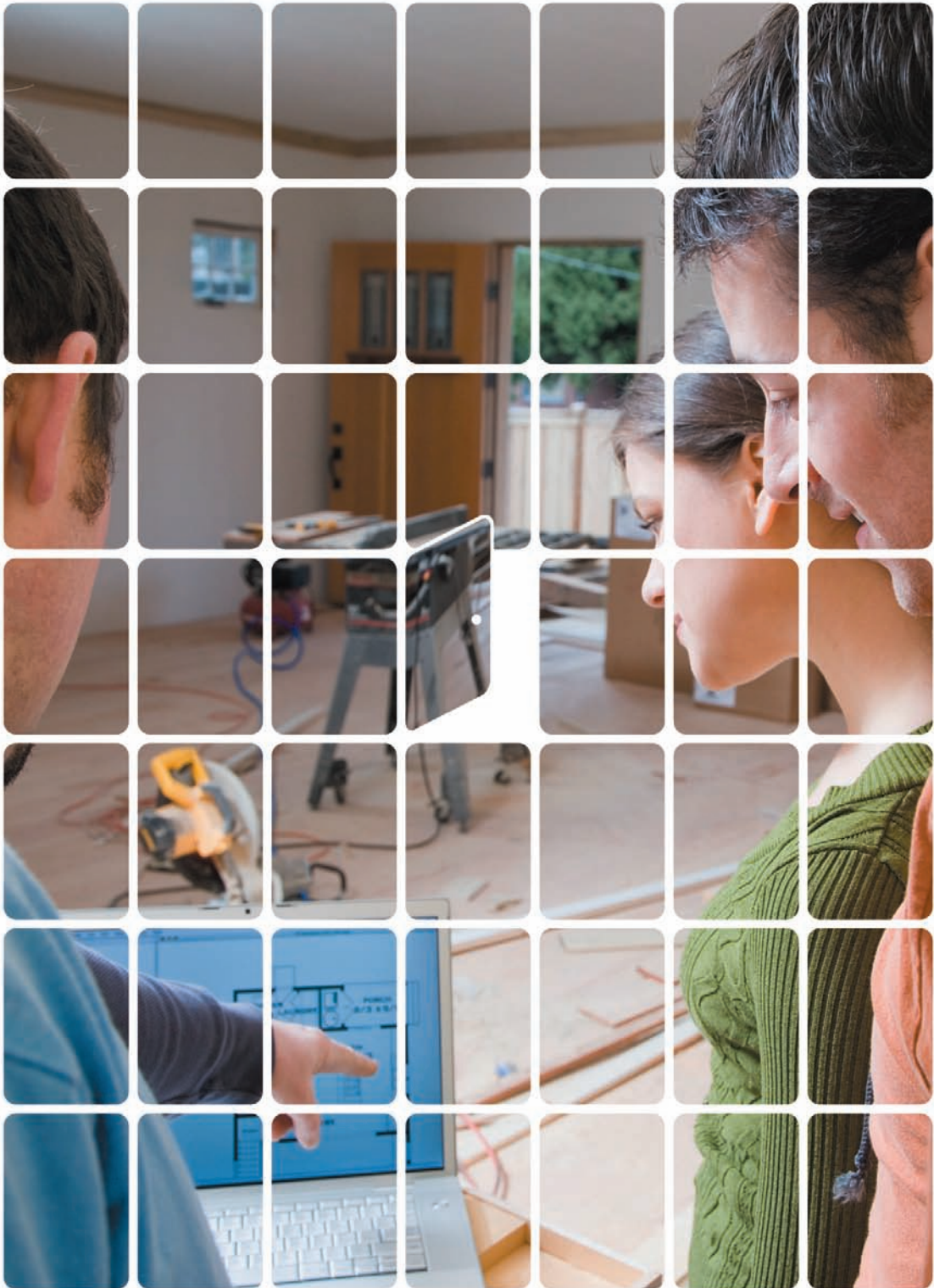
■ **If you don't currently offer financing, how will you ever know if it works?** It's a mistake to assume that if you don't offer financing, you don't need it. Most contractors working with AmeriFirst Finance report significant gains in sales volume once they start offering financing to their customers. Keep in mind that if you don't include financing as part of your sales presentation, your customers won't know they have this payment option available. You need to mention financing early in your presentation so your prospects have the freedom to dream big. AmeriFirst Finance can also help you train your sales force to use financing as a closing technique.

■ **Financing is needed for most major purchases,** with estimates ranging from 30% to as high as 70% of homeowners need to find an external source of funds. People finance their cars, homes and their home improvements, regardless of their social status or income.

■ **Selecting the right (experienced) lender is key to your success in this venture.** AmeriFirst Finance is a home improvement lender that has been in the industry for over 30 years! Unlike some banks or national lenders, we are committed to the home improvement industry, it's what we do. As an experienced lender, we're able to walk you through the dealer approval process and get you up to speed in no time.

■ **Increase your status and professionalism in the eyes of your customers.** Offering payment options to your customer and being aligned with a national home improvement lender not only increases your status but also gives your customers a higher degree of confidence in your abilities. As a business professional, your customers expect you to take care of all the project details and offer solutions.

- **Get the edge on the competition when you offer financing.** Let's face it, most of the national players in our industry already offer financing. If you want to take your business to the next level and gain a competitive edge over your local competition, you will need to offer financing to your customers. All things being equal, a homeowner is more likely to do business with the contractor who makes it easier to pay for the job.
- **Consumers want convenience when it comes to making a major purchase.** The easier and less stressful you can make the whole buying process, the more you will impress your customers. Making it easy to pay for the job means you will see more closed sales and more satisfied customers. Once your customer has decided to buy, you need to remove any obstacles that stand in their way.
- **Give your customers payment options.** When you offer financing, you give your customers 'additional' options to pay for the job. They may not want to dip into their savings or sell investments if you can offer them a better way. Even if they just need money for a short period of time, a Same-As-Cash option from AmeriFirst Finance might be the best choice.
- **Increase the effectiveness of your advertising by offering financing.** When you offer financing, you broaden your potential customer base. As more people respond to your advertising, your lead count goes up and your cost per lead goes down. You not only expand your customer base but you also get more bang for your advertising buck.
- **Increase your sales efficiency and reduce procrastination.** Sales professionals know that eliminating a major objection, such as price, increases your closing percentage. By showing your customers how they can pay for their project now, with affordable monthly payments, you reduce the likelihood that they will need to think it over and put off making a buying decision. AmeriFirst finance has programs that will turn those 'fence sitters' into buyers.
- **Reduce sticker shock by selling payment not price.** When you sell a payment you help your customer fit the project into their budget and increase the likelihood that they will focus on the payment, not on the price. While they may not have \$15,000 available in savings, they do have the ability to make a payment of \$200 per month. A comfortable payment translates into your customer feeling less (sales) pressure and stress.



■ **Sell a larger job with more options when the project is financed.** Your customer now has the emotional freedom to complete the project according to their dreams and desires. Financing the project not only makes it possible to expand the scope of the project but to up-sell by offering premium products and accessories.

■ **Increase your control over the sales process.** The more you can control the sale, the more likely you will achieve the desired outcome. Financing helps to keep your customer satisfied and at home, reducing their need for comparison-shopping. Financing also helps your prospect make a buying decision (right now) while they are still excited and enthusiastic about their home improvement project.

You can't afford to pass up the opportunities that financing will bring to your sales organization. Financing will open more doors for you; and all you have to do is make the decision to utilize this powerful sales tool. **AmeriFirst has the experience to get you up and running quickly** and the commitment to be **there when you need us.**



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