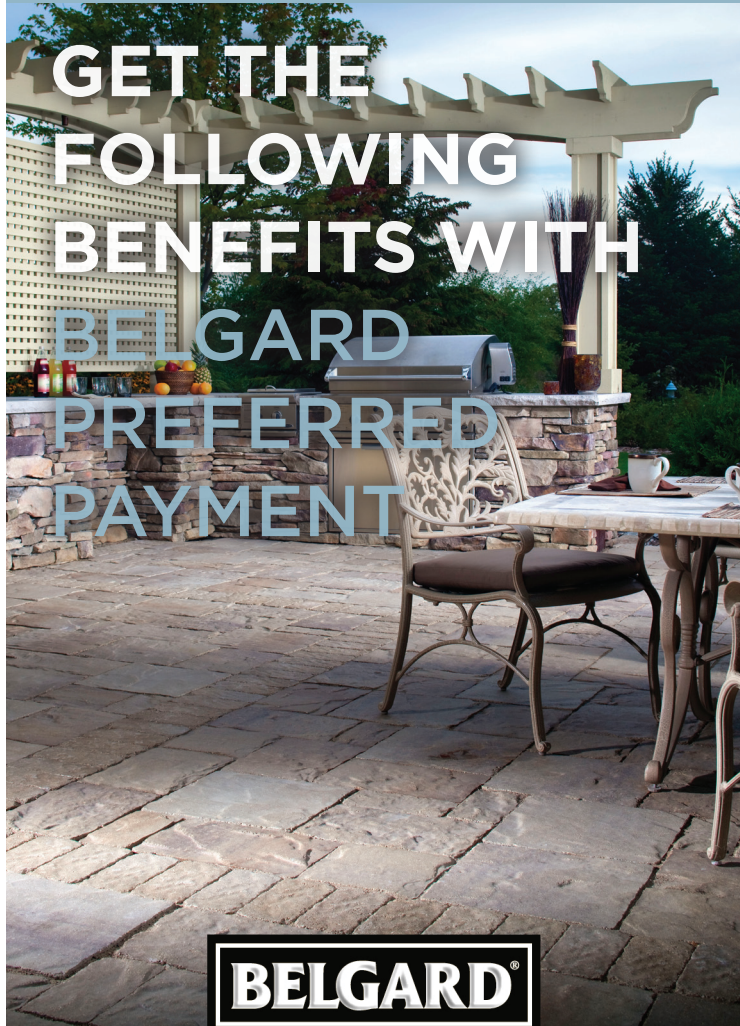




Why Wait? Get 90 Days Same-As-Cash!



AVAILABLE ONLY THROUGH AUTHORIZED & PARTICIPATING CONTRACTORS



GET THE FOLLOWING BENEFITS WITH BELGARD PREFERRED PAYMENT



www.belgard.biz

- No payments and no interest for 3 months on approved credit (most competitors require a monthly payment during the SAC period)
- 100% unsecured financing from \$1,000 to \$45,000 on approved credit
- A quick, easy and safe toll-free loan-by-phone application process
- A fast credit decision in about 10 minutes
- No paperwork
- Peace-of mind because you provide your personal financial information directly to the bank and not to your contractor or over the internet
- No application fee, No closing costs and No prepayment penalties

Your home improvement dreams are only a toll-free call away.

Don't delay. You can complete your home improvement now rather than later. Selecting the right professional contractor with an attractive same-as-cash payment option makes your decision easier.

888-732-1122

CONVENIENT CALLING HOURS

Monday-Friday
8:00 am to 1:00 am (est)

Saturday
9:00 am to 8:00 pm (est)

EnerBank USA has helped tens of thousands of homeowners get the payment options they need to fulfill their home improvement and remodeling dreams. EnerBank USA is a wholly owned subsidiary of CMS Energy Corp., which is traded on the New York Stock Exchange under the symbol CMS. Loans provided by EnerBank USA (1245 E. Brickyard Rd., Suite 640, Salt Lake City, UT 84106) on approved credit, for a limited time. Repayment terms vary from 15 to 123 months. 17.09% fixed APR subject to change. Interest waived if repaid in 90 days.


BELGARD HARDSCAPES
**PREFERRED™
PAYMENT**

**PLEASE PROVIDE THE FOLLOWING
INFORMATION WHEN YOU CALL: 888-732-1122**

CONTRACTOR'S NAME:

CONTRACTOR'S ID #:

TYPE OF HOME IMPROVEMENT:

FINAL PROJECT COST:

SAME-AS-CASH PROMOTIONAL CODE:

OCA243



BELGARD®

HARDSCAPES

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