



Make Your Home Improvement Dreams Come True! Brad Smith Roofing Current Promotions¹

12 Months Same-As-Cash² (Offer 821177)

- No payments and no interest for 12 months on approved credit (most competitor's require a monthly payment during the Same-As-Cash period)

6.99% Fixed APR 5 Year Loan⁴ (Offer 6995YRE33)

- Fixed APR and low monthly payments for 60 months on approved credit

6.99% Fixed APR 7 Year Loan³ (Offer 6997YRE83)

- Fixed APR and low monthly payments for 60 months on approved credit

9.9% Fixed APR 10 Year Traditional Installment Loan⁵ (Offer "Traditional Loan")

- Fixed APR and low monthly payments for 120 months on approved credit

All Payment Option Include:

- 100% unsecured financing from \$3,500 to \$45,000 on approved credit (\$1,000 minimum on same as cash offer.)
- A quick, easy, and safe toll-free loan-by-phone application process
- A fast credit decision in about 10 minutes
- No application fee—No closing costs—No prepayment penalties

So don't delay. You can complete your home improvement now rather than later. Have a question or want to apply? Realizing your home improvement dreams is only a toll-free call away. Call EnerBank now at:

1-866-405-7600

Brad Smith Roofing Account Number 9592

1 - Loans provided by EnerBank USA (1245 Brickyard Rd. Suite 600, Salt Lake City, UT 84106) on approved credit, for a limited time.

2 -Interest waived if repaid in 365 days. 16.89% fixed APR, effective as of March 2013, subject to change.

3 -Repayment term is 84 months. 6.99% fixed APR, effective as of March 2014, subject to change. The first monthly payment will be due 30 days after the loan closes.

4 -Repayment term is 60 months. 6.99% fixed APR, effective as of March 2014, subject to change. The first Lisa monthly payment will be due 30 days after the loan closes.

5 - Repayment term is up to 120 months. 9.99% fixed APR, effective as of March 2014, subject to change. The first monthly payment will be due 30 days after the loan closes.

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.