

# Financing Options

## TVA eScore Program

Clarksville Department of Electricity (CDE) Customers

No Down Payment Required

Up to 10 Year Term

No Prepay Penalty

Max Loan \$15,000

Apply Online at [2escore.com](http://2escore.com)

Cumberland Electric Membership Cooperation (CEMC) Customers

No Down Payment Required  
7.00% APR

Up to 10 Year Term

No Prepay Penalty

Max Loan \$15,000

Contact Baggett to Apply

Credit Score	Interest Rate	10 Year Term Payment Multiplier
750+	8.99%	0.01266
660 - 749	9.99%	0.01321
620 - 659	11.99%	0.01434
< 620	Declined	N/A

### Sample Monthly Payments

Purchase Price	Monthly Payment	Interest Rate
\$7,000	\$88.62	8.99%
\$7,000	\$92.47	9.99%
\$7,000	\$100.38	11.99%

### Sample Monthly Payments

\$5,000 = \$58.06 /mo.

\$8,000 = \$92.89 /mo.

\$11,000 = \$127.72 /mo.

\$15,000 = \$174.17 /mo.

Purchase Price x Multiplier = Monthly Payment  
 Multiplier = 0.011611

## Synchrony Financial (All Homeowners)

### Four Programs Available

Interest Rate <i>until paid in full</i>	Monthly Payment % of Balance	Estimated Months to Payoff
9.99% APR	1.25%	132
7.99% APR	2.00%	61
5.99% APR	3.00%	37
0% APR*	2.5%	N/A

\*If Paid in Full Within 18 Months

Example Sale: \$7,000 @ 7.99%

\$7,000 x 2% = \$140/mo.

Customers will be charged a one-time fee of \$29 on their initial purchase.

Does not apply to future purchases.



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[BaggettHeatingandCooling.com](http://BaggettHeatingandCooling.com)