

Financing Options

TVA Energy Right 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
EnergyRight.com/Residential

Cumberland Electric Membership Corporation (CEMC) Customers

No Down Payment Required
 6.00% APR
 Up to 10 Year Term
 No Prepay Penalty
 Max Loan \$15,000
 Contact Baggett to Apply

Synchrony Financial

(All Homeowners)

Four Programs Available

Interest Rate (until paid in full)	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 per month

Customers will be charged a one-time fee of \$29 on their initial purchase. Does not apply to future purchases.

Credit Score	Interest Rate	10 Year Term Payment Multiplier
740+	7.99%	0.01213
680 - 739	9.49%	0.01293
640 - 679	11.99%	0.01434
< 640	Declined	N/A

Sample Monthly Payments

\$7,000 = \$77.71 per month
 \$8,000 = \$88.81 per month
 \$12,000 = \$133.23 per month
 \$15,000 = \$166.53 per month

Purchase Price x 0.0111021 = Monthly Payment
 (multiplier)

Sample Monthly Payments

Purchase Price	Monthly Payment	Interest Rate
\$8,000	\$97.04	7.99%
\$8,000	\$103.44	9.49%
\$8,000	\$114.72	11.99%



CallBaggett.com
931-645-2859



Vanderbilt Home Upgrade Loan

Credit Score	Interest Rate	Max Loan	10 Year Term* Payment Multiplier
740+	7.99%	\$25,000	.01213

Apply Online at

vmf.com/home-upgrade-loan/

*Long term financing available from 5 to 10 years.