

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 \$20,000
 Apply Online at
EnergyRight.com/Residential

Cumberland Electric Membership Corporation (CEMC) Customers

No Down Payment Required
 7.00% APR
 Up to 10 Year Term
 No Prepay Penalty
 Max Loan \$20,000
 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	3.00%	40
7.99% APR	3.00%	38
0% APR*	2.5%	N/A

*If paid in full within terms. 6 month and 18 month plans available.

Example Sale: \$9,000 @ 7.99%

\$9,000 x 3% = \$270 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+	10.49%	0.01349
680 - 739	13.99%	0.01552
640 - 679	15.99%	0.01675
< 640	Declined	N/A

Sample Monthly Payments

\$7,000 = \$81.28 per month
 \$8,000 = \$92.89 per month
 \$15,000 = \$174.16 per month
 \$15,000 = \$232.22 per month

Purchase Price x 0.0116108 = Monthly Pymt
 (multiplier)

Sample Monthly Payments

Purchase Price	Monthly Payment	Interest Rate
\$9,000	\$121.41	10.49%
\$9,000	\$139.68	13.99%
\$9,000	\$150.75	15.99%



CallBaggett.com
931-645-2859



Vanderbilt Home Upgrade Loan

Credit Score	Interest Rate	Max Loan	10 Year Term* Payment Multiplier
740+	10.49%	\$25,000	.01349

Apply Online at

vmf.com/home-upgrade-loan/

*Long term financing available from 5 to 10 years.