



# TECHO —PRO

Get the project of your dreams - and pay comfortably!

ZJ's Estate Maintenance has provided an easy payment path for you to get the project of your dreams with convenient and flexible payment options. Hold on to your hard earned cash and start enjoying your inspired outdoor sanctuary.



## PAVE NOW PAY LATER

powered by **EnerBankUSA**



Excellent Terms and low APRs save you money



Easy Application and Rapid Funding Process save you time



Unsecured loan from a secure provider provides you peace of mind

3 Options - which is most convenient for you?

## TECHO — BLOC

|                                                                                                                                                                                                                                    |                                                                                                                                                  |                                                                                                                                                    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>No Interest</b> *</p> <p><b>12 Month Same-As-Cash</b></p> <p>Freedom to pay anytime within a year with no interest</p> <p><b>Apply Now</b></p>                                                                               | <p><b>Low Interest</b> **</p> <p><b>6.99% APR for 5 Years</b></p> <p>Equal monthly payments with a low interest rate</p> <p><b>Apply Now</b></p> | <p><b>Low Payment</b> ***</p> <p><b>9.99% APR for 12 Years</b></p> <p>Equal monthly payments minimized to fit a budget</p> <p><b>Apply Now</b></p> |
| <p><b>All options available up to \$75,000 with no prepayment penalty, increase your property value now and pay later!</b></p>                                                                                                     |                                                                                                                                                  |                                                                                                                                                    |
| <p><b>Loan Code: STBF52</b><br/>\$1,000 to \$4,000 use STB222</p>                                                                                                                                                                  | <p><b>Loan Code: 6995YRFTB35</b><br/>\$3,500 to \$4,000 use 6995YRTB76</p>                                                                       | <p><b>Loan Code: 99912YRFTB49</b><br/>Minimum Amount \$10,000</p>                                                                                  |
| <p>ZJ's Estate Maintenance<br/>Contractor ID Number: 2689</p> <p>Pave Now Pay Later<br/>Program Phone Number: 888-200-1229<br/>Online loan application: <a href="http://application.enerbank.com">application.enerbank.com</a></p> |                                                                                                                                                  | <p><b>Rapid Application</b><br/>No preparation necessary</p>                                                                                       |
| <br>Phone Call                                                                                                                                  | <br>Designer's device                                       | <br>Online: <a href="#">Click above</a>                       |

Loans provided by EnerBank USA, Member FDIC, (1245 Brickyard Rd., Suite 600, Salt Lake City, UT 84106) on approved credit, for a limited time. \*Repayment terms vary from 24 to 132 months. Interest waived if repaid in 365 days. 17.99% fixed APR, effective as of May 1, 2020, subject to change. Interest starts accruing when the loan closes. \*\*Repayment term is 60 months. 6.99% fixed APR. Minimum loan amounts apply. Actual loan term may be shorter if less than the full approved loan amount is used. The first monthly payment will be due 150 days from the date of application and monthly thereafter. \*\*\*Repayment term is 144 months. 9.99% fixed APR. Minimum loan amounts apply. Actual loan term may be shorter if less than the full approved loan amount is used. The first monthly payment will be due 150 days from the date of application and monthly thereafter.





Congratulations on Approval!

Approval Number:

Monthly Payment:

Expiration Date:

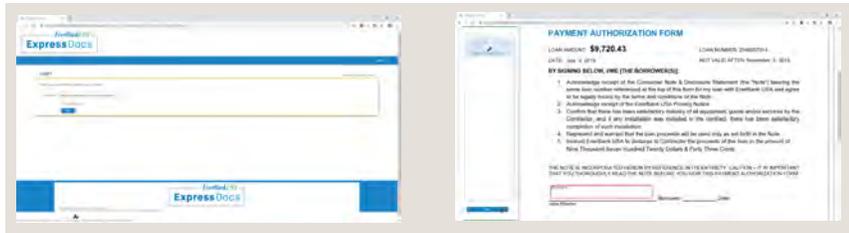
**Finalize your design** - It's not too late to add features!



Walkway, firepit, water feature, outdoor kitchen, lighting  
The possibilities are endless!

**Authorizing a payment**

ZJ's Estate Maintenance will let you know when your payment authorization is ready for action.



Navigate to [enerbankusa.documentinbox.com](http://enerbankusa.documentinbox.com)  
your username is your email address.

Follow the verification steps and find the signature page. Click the red signature box and click submit documents.

Estimated Date:

|                               |  |
|-------------------------------|--|
| Authorize First Half Payment  |  |
| Installation                  |  |
| Authorize Second Half Payment |  |
| Enjoy and make easy payment!  |  |

**Your Payment Option**

EnerBankUSA will mail you a welcome letter and you will begin to receive email monthly statements.

If you have any questions regarding your payment option, call EnerBank at 888-200-1229 prompt 3.

**EnerBankUSA**<sup>®</sup>  
America's home improvement lender of choice



**FDIC-INSURED**  
Member FDIC. You deal directly with EnerBank, lending since 2002.



**EXPERIENCE**  
Financed more than a million home improvement projects.



**SECURE**  
Your information is securely provided directly to EnerBank.



ENJOY YOUR NEW PROJECT!