



Contractor-Founded. Service-Obsessed.

A fast-moving fintech lender—more approvals, fewer delays, smoother installs.

Your Competitive Edge with Sunlight

Simple Process

Approvals in 30 seconds – right at the kitchen table.
4 inputs, last 4 SSN, and soft pull until funding.

More Approvals

Every prime approval gets \$20K minimum credit line.
No counter offers that shrink projects or derail jobs.

Flex Approvals[™]

Built-in buffer of +\$5K-\$7.5K on top of approvals.
Keep projects moving without change orders

Prime Plus Lending

Approvals from 600-850 FICO, all in one platform.
No waterfalls to other lenders.

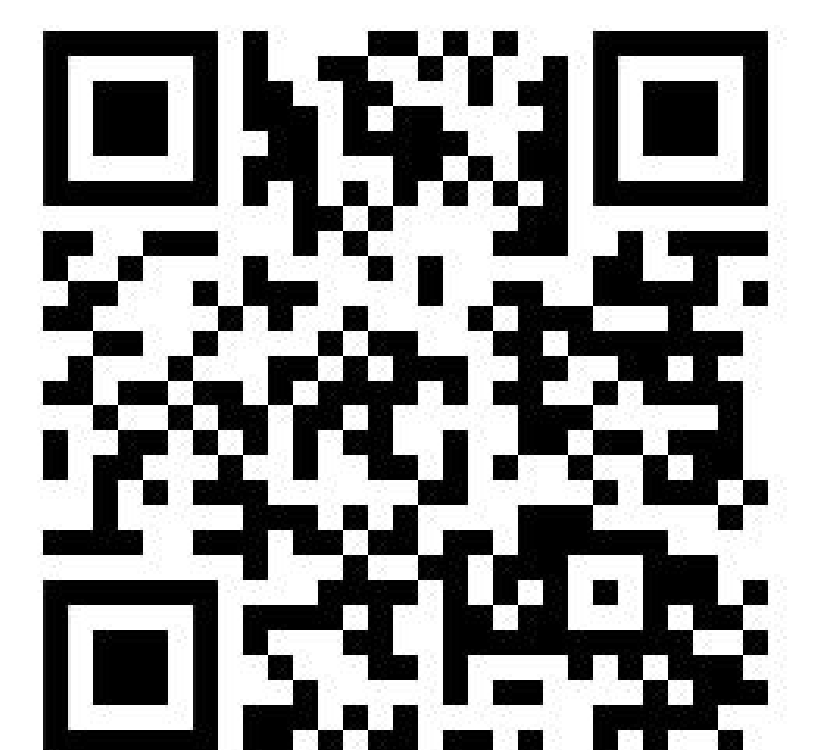


The Advantage for Your Business

- ✓ Win more bids & close bigger jobs
- ✓ Upsell with confidence – no credit barriers
- ✓ Competitive pricing + 0% dealer fee options
- ✓ Fast funding in 24-48 hours
- ✓ Dedicated Account Manager & support

Partner with Sunlight Today

Join over 17,000 home pros nationwide who rely on Sunlight.



Trusted Across Every Trade

Roofing · HVAC · Windows & Doors · Kitchen & Baths · Interior & Exterior
Remodeling · Decks & Patios · Fencing · Energy Efficiency · Home Automation



Home Improvement Contractor Reference Guide

Approved Property Types

- Owner-occupied primary or secondary homes
- Single-family residences
- Investment properties
- Multi-family residences (up to 4 units)
- Town homes or row homes

Loan FAQs

- No pre-payment penalty
- First payment due ~30 days after funding. If using multi-draw, payment due 90 days after first draw.
- No lien placed on the property; Lender reserves the right to file UCC-1
- Primary credit bureau - TransUnion

Basic Credit Guidelines

- Prime loan approvals up to \$100,000 and up to 15-year loan terms
- Sunlight Maxx™ approvals for near prime customers up to \$40,000 and up to 10-year loan terms
 - Borrower must be on title for the home
- Annual household income (total yearly household income for all occupants)
- No "hard hit" to credit until home improvement first payment request.

What to Expect After Approval

- If additional information is needed to finalize the borrower's loan, Sunlight will reach out to the borrower directly to collect documentation.
- Some borrowers ages 18-69 will receive a welcome call.
- All borrowers ages 70-80 will receive a welcome call.
- All borrowers ages 80+ will be required to verify their understanding of the loan after loan documents are signed. Sunlight will make a welcome call, but if the borrower misses that call, they can contact Sunlight's support team to
- verify the terms of the loan.
- Once the contractor requests funding, the borrower will receive an email and text message (if opted in) to approve the loan amount.