

# Financing Options

## TVA Energy Right Program

Clarksville Department of Electricity (CDE) Customers

No Down Payment Required  
 Up to 10 Year Term  
 No Prepay Penalty  
 Apply Online at  
[EnergyRight.com/Residential](http://EnergyRight.com/Residential)

Cumberland Electric Membership Corporation (CEMC) Customers

No Down Payment Required  
 8.00% APR  
 Up to 10 Year Term  
 No Prepay Penalty  
 Max Loan \$20,000  
 Contact Baggett to Apply

Credit Score	Interest Rate	Max Loan	10 Year Term Payment Multiplier
740+	9.99%	\$25,000	0.01321
700-739	12.49%	\$20,000	0.01463
680-699	14.99%	\$20,000	0.01612
640-679	15.99%	\$15,000	0.01675
< 640	Declined	N/A	N/A

### Sample Monthly Payments

\$7,000 = \$84.91 per month  
 \$8,000 = \$97.04 per month  
 \$15,000 = \$181.95 per month  
 \$20,000 = \$242.60 per month

$\text{Purchase Price} \times 0.0121328 = \text{Monthly Pymt}$   
 (multiplier)

### Sample Monthly Payments

Purchase Price	Monthly Payment	Interest Rate
\$9,000	\$118.89	9.99%
\$9,000	\$131.67	12.49%
\$9,000	\$145.08	14.99%
\$9,000	\$150.75	15.99%



CallBaggett.com  
 931-645-2859



## 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%

$\$9,000 \times 3\% = \$270$  per month

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

## Vanderbilt Home Upgrade Loan

Credit Score	Interest Rate	Max Loan	10 Year Term* Payment Multiplier
740+	9.99%	\$25,000	0.01321

Apply Online at

[vmf.com/home-upgrade-loan/](http://vmf.com/home-upgrade-loan/)

\*Long term financing available from 5 to 10 years.