

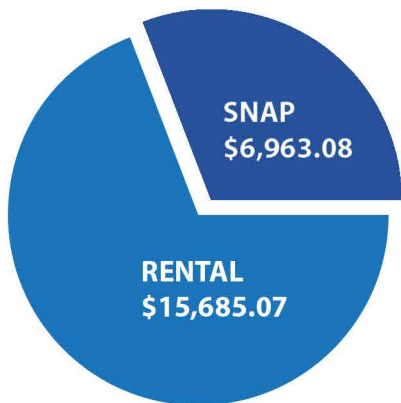
When dealing with your home comfort purchase, SNAP financing is a much better alternative to renting. Renting ties you into a contract that is expensive and difficult to get out of. SNAP financing gives you the flexibility of an open, penalty free loan. SNAP versus rental? SNAP is the smart choice.

When deciding to rent or finance your home comfort system, be sure and ask the following questions:

SNAP VERSUS RENTAL?

COMPARE	RENTAL	SNAP Home Finance
Is my contract open?	NO. Heavy cancellation and equipment purchase fees are applied to deter customers from paying off their rental contract.	YES. Our contracts are fully open. No fees or penalties for paying off early.
Do I own my equipment?	NO. After the average 15 year term you may be asked to pay an additional fee to take ownership or sign a new 15 year agreement.	YES. Once your loan is paid off, you own the equipment.
Will you increase my monthly payment?	YES. Up to 3.5% annually, based on the current rate of inflation. On a typical 15 year rental agreement <i>your payment could be up to 60% higher than in your first year.</i>	NO. You will receive a 5 year fixed rate that is renegotiated at the end of the term. You control how long you make payments, if you find a better rate just pay off the remaining principle balance. No penalties whatsoever. We keep it simple.

TOTAL COST OF OWNERSHIP



This chart represents the total cost of ownership including warranty and monthly maintenance plan for both SNAP and Rental. Financing also provides the flexibility to choose from various manufacturer extended warranties and also enables you to choose the dealers maintenance plan of your choice.

Rental	\$15,685.07
SNAP	\$6,963.08
Savings	\$8,721.99

— Rental — SNAP Home Finance

SAMPLE SCENARIO (Monthly Payments)

See the difference with SNAP Home Finance. The chart compares the projected rental payment on a \$4,000 transaction with annual 3.5% adjustments to payments vs SNAP Home Finance open loan.

	SNAP	Rental
Year 1	\$47.68	\$67.74
Year 2	\$47.68	\$70.11
Year 3	\$47.68	\$72.56
Year 4	\$47.68	\$75.10
Year 5	\$47.68	\$77.73

KEEP IN MIND: Warranty and annual maintenance – with SNAP Home Finance you have the flexibility to choose from various manufacture extended warranties and dealer annual maintenance plans that fit your budget and you are not tied into the plans that come with Rental.