

# 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 \$15,000  
 Apply Online at  
[EnergyRight.com/Residential](http://EnergyRight.com/Residential)

Cumberland Electric Membership Corporation (CEMC) Customers

No Down Payment Required  
 6.00% APR  
 Up to 10 Year Term  
 No Prepay Penalty  
 Max Loan \$15,000  
 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: \$7,000 @ 7.99%

**\$8,000 x 3% = \$240 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+	8.94%	0.01264
680 - 739	10.44%	0.01346
640 - 679	12.94%	0.01490
< 640	Declined	N/A

### Sample Monthly Payments

\$7,000 = \$77.71 per month  
 \$8,000 = \$88.81 per month  
 \$12,000 = \$133.23 per month  
 \$15,000 = \$166.53 per month

**Purchase Price x 0.0111021 = Monthly Payment**  
 (multiplier)

### Sample Monthly Payments

Purchase Price	Monthly Payment	Interest Rate
\$8,000	\$97.04	8.94%
\$8,000	\$103.44	10.44%
\$8,000	\$114.72	12.94%



**CallBaggett.com**  
**931-645-2859**



## Vanderbilt Home Upgrade Loan

Credit Score	Interest Rate	Max Loan	10 Year Term* Payment Multiplier
740+	8.94%	\$25,000	.01264

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

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