

# REDUCE YOUR TOTAL COST TO OWN:

- ✓ Early Purchase Options
- ✓ ACH Monthly Payment Discount
- ✓ Referral Rebate

## Estimated Monthly Renewal Payments based on the number of months to ownership

Cash Price	36 MONTHS		48 MONTHS		60 MONTHS	
	Pmt/Mo	Total Cost to Own	Pmt/Mo	Total Cost to Own	Pmt/Mo	Total Cost to Own
\$2,500	\$133.38	\$4,801.68	\$114.80	\$5,510.40	\$103.66	\$6,219.60
\$3,000	\$160.05	\$5,761.80	\$137.76	\$6,612.48	\$124.39	\$7,463.40
\$4,000	\$213.41	\$7,682.76	\$183.68	\$8,816.64	\$165.85	\$9,951.00
\$5,000	\$266.76	\$9,603.36	\$229.60	\$11,020.80	\$207.31	\$2,438.60

These amounts are estimates for new equipment and are for example purposes only. Check with your contractor for availability in your area. Minimum \$2,500 cash price. The 60 months to ownership option is not available in CA, CT, IA, ME, NY, OH, PA, WV, requires a 5% contractor discounted invoice and a minimum \$3,000 cash price. Pricing varies by state and is subject to change.

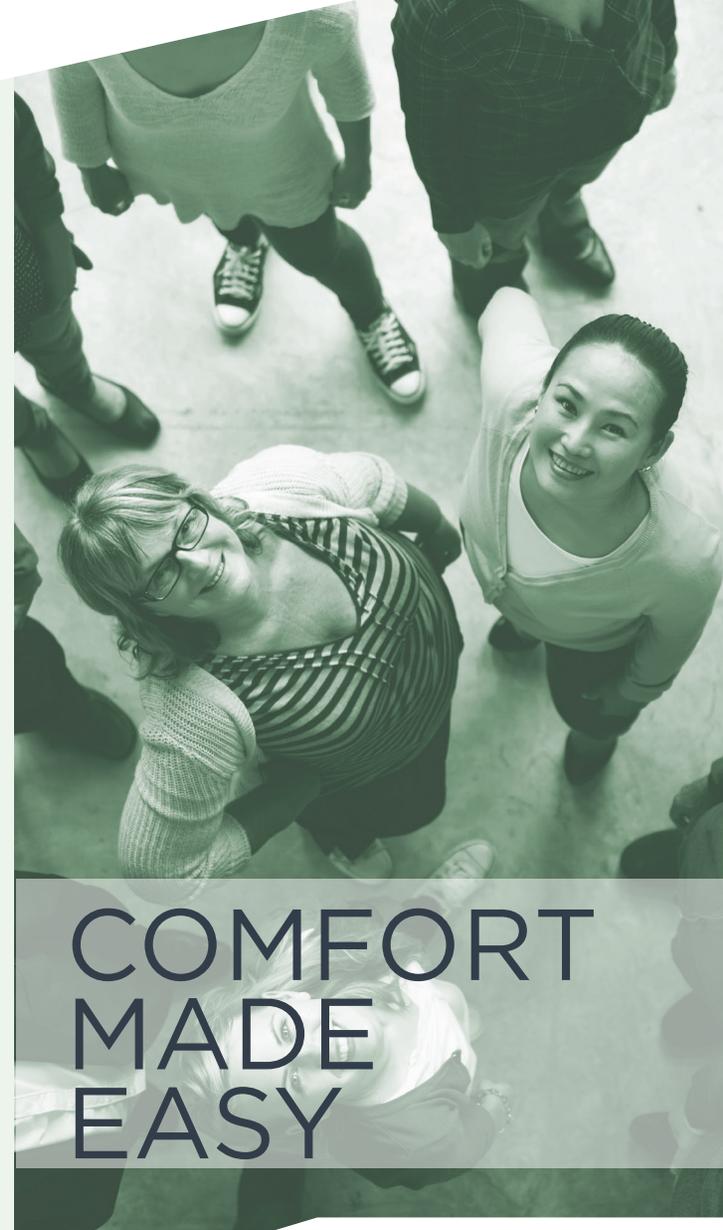


**Hassle-Free**  
Monthly Payments for All Your  
Heating and Cooling Needs

Damaged Credit?  
**Microf Has You Covered!**

**855-MICROF1**  
855-642-7631

**Hablamos Español**  
We accept ITIN numbers!



COMFORT  
MADE  
EASY

### IMPORTANT INFORMATION

This advertisement is for a lease to own transaction, rather than financing.

The term of the agreement is 1 month. After that, while you have the item, the agreement renews for additional 1 month terms, until you own the item or surrender it to us. You may surrender the item at any time to terminate the agreement, without paying a penalty.

The "Total Cost to Own" does not include other charges such as late fees and reinstatement fees. You will not own the leased property unless you pay the "Total Cost to Own."

MICROF.COM



Hassle-Free Monthly Payments for  
All Your Heating and Cooling Needs

# We pride ourselves on three core initiatives:

- ✔ Customer-Focused
- ✔ Convenient Approval Process
- ✔ Flexible and Affordable Payment Arrangements

## WE MAKE IT EASY

Microf is a relationship-based company that places top priority on the wants and needs of our customers.

Many homeowners wonder where to start when it's time to replace their heating or cooling system.

Our innovative lease-to-own transaction provides unmatched flexibility to consumers through quick response times and multiple renewal options.

Microf helps restore the heating and cooling needs of the consumer with an affordable monthly payment through our extensive contractor network.

## ELIGIBILITY REQUIREMENTS

Microf's program is designed for homeowners that have an active bank account and a steady source of income. Homeowners must also have homeowners insurance and show that they have a comfort level with one of the flexible monthly payment options offered by Microf.

Minimum financial requirements are needed for approval. The following is needed to complete the approval process:

- A completed online application
- Brief telephone interview (about 5 minutes!)

### REDUCE YOUR TOTAL COST TO OWN:

1. EARLY PURCHASE OPTIONS\*
2. ACH MONTHLY PAYMENT DISCOUNT
3. REFERRAL REBATE.

\*Early purchase options vary by state. Please speak to a Microf representative about the specific early purchase option available in your state.

## SIMPLE APPLICATION PROCESS



### APPLICATION

Apply online at [Microf.com](http://Microf.com) or by calling our team at (855) 642-7631.



### APPROVAL

Submit your qualification documents. You must be a homeowner with valid ID and have homeowners insurance, an active bank account, and proof of income.



### INSTALLATION

A trusted local contractor will install your new system so you can get back to enjoying your home.



TAKE ADVANTAGE  
OF OUR HASSLE-FREE  
LEASE-TO-OWN OPTIONS TODAY!



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