

Goodleap New Application Process

This document will be available in Pricebook under “Financing Information”.

Creating Password

You should have received an email-Username is your work email- ex.

john.smith@pickheat.com

- From email select link
- Enter your credentials
- Create a new password
- Download “Goodleap Pros” from app store on phone AND iPad

Please note the requirements that must be met for the customer to apply for credit through Goodleap:

- *The applicant must provide a personal, valid email address.*
- *The applicant must consent to electronically signing all loan documents.*

BEFORE starting the Goodleap application process you will need to know the following:

- Rental, income, vacation, investment properties are ALL ALLOWED through Goodleap
- If customer is approved, they automatically get approved for up to 20k
- Soft credit pull until loan is funded
- Co-borrower DO NOT have to be on title of home or even living in home
- Add “Goodleap Financing-8.99% for 120 months” onto estimate/invoice OR “Goodleap Financing-0% for 60 months”.

Starting the Application

- Look up the exact amount of the invoice-if customer is putting money down subtract that before putting in amount of invoice
- Click “New Customer Form”
- Channel-Will be one of the following:
 - 10YR-8.99% for 10 years (120 months)
 - HIEqualPay-0% for 5 years (60 months)
- Loan Terms-pick 10 yr, 8.99% OR 5yr, 0.0% APR depending on which you sell-it will only give you one option based on channel you chose
- ALWAYS leave “Pay with Autopay” checked-PLEASE LET CUSTOMER KNOW THAT THEY WILL BE REQUIRED TO PUT BANK INFO IN WHEN SIGNING LOAN DOCUMENTS
- Loan Amount-Exact amount of the invoice after any down payment-this will give you estimated monthly payments

- Click start process-NEVER add an option
- Pop-up- you can either start application now or email it to customer if they are not ready to commit, if starting now-HAND IPAD TO CUSTOMER
- Customer completes the following:
 - Click “by yourself” for single person applications or “with a co-borrower” for co-applicant
 - Name, date of birth, social security number, phone number, email address, address that work will be done at, if they own home, mortgage info-THIS CAN BE ESTIMATED, primary address, employment status, annual income-pre-taxed, citizenship, language-can do everything in Spanish
- Customer must check all consents and agreements boxes
- Agreement review page-you can still add co-borrower at bottom of this screen if needed
- Decision page-PLEASE ASK CUSTOMER TO HAND IPAD BACK TO YOU ONCE THEY SEE THE DECISION. Decisions can be 4 options:
 - Approved-they are approved for up to 20k or 50k depending on credit
 - Declined
 - Conditionally Approved-very rare but they may need to upload documents-Verify ID, verify income, verify home ownership-YOU CAN UPLOAD THESE DOCUMENTS WHILE IN THE HOME THROUGH YOUR PHONE BY TAKING A PICTURE OF THE DOCUMENT
 - Pending-credit may be frozen-it is up to the customer to get this unfrozen by calling their bank
- You must then click “Get Loan Documents”. It will automatically play a video for the customer at this point-you can share it with them if you like. This will also generate an email to the customer to sign their loan documents. Please try to get loan documents signed BEFORE leaving the home. They should be emailed immediately upon approval.
- When scheduling, let the scheduler know (by task and/or verbally) that the customer has applied for GoodLeap financing.