



Who is LightStream?

LightStream is the national online lending division of SunTrust Bank. When you have good credit, LightStream provides low-interest, fixed-rate, unsecured loans through a fast and easy online process. Here's how one customer described it:

"This financing experience has been easy and fast beyond my wildest dreams. Your business model is exactly what people like myself always wanted but never had before. If the 'other guys' lose business because of LightStream, they deserve it – they are using business processes from the dark ages. I look forward to being a repeat LightStream customer and have already recommended you to a friend."

- D.D. from Westchester, IL

Who is eligible to borrow through LightStream?

To be eligible for a LightStream loan you must be a U.S. resident, at least 18 years of age, and have good credit.

How much can I borrow through LightStream?

LightStream extends loans from \$5,000 up to \$100,000 to qualified consumers.

For what purpose can I use the borrowed funds?

You can use your LightStream loan to fund virtually anything related to your home improvement project, including design, materials, equipment and labor.

Are LightStream's interest rates competitive?

LightStream loans have very competitive interest rates. In fact, through their Rate Beat program, LightStream will beat any eligible rate the borrower is approved for by another lender by .10 percentage points.¹

How long does the loan approval process take?

You can apply online in minutes and get a quick response during business hours. Qualified applicants may receive their funds as soon as the same day.²

Are there any fees?

No. There are no LightStream fees or processing charges, nor penalties for early repayment.

Does LightStream allow for joint applications?

Yes. Joint applicants are encouraged to apply.

How do I apply for a LightStream loan?

Simply visit AlexLBR.com/Services/Financing/, click the link to LightStream's page, and then complete and submit the application.

Wouldn't it be easier to use my home equity?

A LightStream loan allows you to preserve your home equity, and get a great rate, through a process that is much faster and easier than obtaining a home equity loan. There's virtually no paperwork and the process is fast and easy – you may receive your funds as soon as the same day.²

How can I get more information about LightStream?

Visit their website at: LightStream.com

Why is Alexander Lumber working with LightStream?

Alexander Lumber is working with LightStream to make it faster and easier for you to finance your home improvement projects. LightStream makes it easy to focus on your project, rather than how to finance it. The company delivers an intuitive self-service platform for originating loans, and allowing borrowers to choose the loan use and terms that work best for them. It's a quick and easy online process that is streamlined and consumer friendly.



All loans are subject to credit approval by LightStream. If approved, your APR will be based on loan purpose, amount, term and your credit profile. Conditions and limitations apply. Advertised rates and terms are subject to change without notice.

¹ We are so confident in the competitiveness of our interest rates that we will beat an interest rate (APR) presented by any other lender by .10 percentage points, if the other lender's rate meets the terms and conditions described below:


- Terms:
- The lender's interest rate (APR) must not be supported by any third-party arrangements such as vehicle manufacturer subvention payments (with rates as low as 0.0% APR), other manufacturer discounts, rate buy-downs by car-buying services, or any other similar third-party subsidized rate offerings.
 - The lender's interest rate offer must be generally available to all of its customers that share a similar credit risk profile (so that employee discount programs or other special, limited lending programs would not qualify).
 - LightStream will offer a rate that is .10 percentage points below the specific rate offered by a competing lender.

Conditions:

- The interest rate (APR) must be for the same loan amount, loan term, loan purpose and payment method (auto debit or invoice) that are being offered by LightStream. The offer applies to fixed-rate loans only. Variable-rate loans do not qualify.
- You need to be approved for the other lender's interest rate (APR).
- If requested by us, you will need to supply LightStream with evidence, to its satisfaction, that the other lender's interest rate (APR) meets the Rate Beat program terms and conditions described here. This could include an approval letter, loan document containing the APR, or other documentation that LightStream finds sufficient.
- This offer expires if the terms and conditions are not satisfied prior to 2 p.m. Eastern time on the business day prior to loan funding.

These terms and conditions are subject to change at any time.

² You can fund your loan today if today is a banking business day, your application is approved, and you complete the following steps by 2:30 p.m. Eastern time: (1) review and electronically sign your loan agreement; (2) provide us with your funding preferences and relevant banking information; and (3) complete the final verification process.

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