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## FINANCING QUICK REFERENCE GUIDE

### Financing Program Overview

- Provider keeps down payment - balance paid within 10 business days
- Funding amounts between \$300 - \$5,000
- "Soft" credit check
- 100% Approval
- Amount paid to provider determined by payment plan term and patient payment score
- Interest or Service Fee - Provider determines which
- One time contract origination fee paid by patient
- Term Limits apply - Max Term 36 months
- Non-recourse after successful down payment
- ClearGage provides billing and administrative support and services to patient, provider and lender.

### Requirements for Approval

#### Provider Approval

- Complete ClearGage Provider application, provide voided business check and current utility bill
- Provider must obtain merchant account(s)
- Provider must be approved by underwriting

#### Patient Approval

- Patient Risk Score
  - Patient Driver License & Social Security number
- Patient must have two unique forms of payment:
  - Checking or savings account; debit card
  - Valid credit card

### Sample Payment Plans and Amount Paid to Provider - "B" Score @ 10% Interest

TREATMENT COST	PATIENT DOWN PAYMENT		AMOUNTS PAID TO PROVIDER BASED ON PLAN TERMS					
	\$	%	6 months		9 months		12 months	
\$2,000.00	\$500	25%	\$1,819	91%	\$1,748	87%	\$1,707	85%
\$2,000.00	\$400	20%	\$1,807	90%	\$1,731	87%	\$1,688	84%
\$2,000.00	\$300	15%	\$1,795	90%	\$1,715	86%	\$1,668	83%

### How it Works

- 1 You and your patient agree to a down payment and payment term.
- 2 Patient must provide a primary and secondary payment account and sign the payment agreement.
- 3 Begin treatment plan and focus on providing superior care and customer service.
- 4 ClearGage provides billing and administrative services to patient, provider and lender.

### Funding Process

- 1 Provider keeps down payment and receives balance within 10 business days.
- 2 All patient payments, including any down payment go from the patient to the provider through a merchant account provided by ClearGage.
- 3 Upon confirmation of deposit of patient funds (excluding down payment) to the provider; ClearGage will sweep the account and repay the lender.

THE TERMS AND CONDITIONS REPRESENTED HEREIN ARE SUBJECT TO CHANGE WITHOUT NOTICE. THE TERMS AND CONDITIONS OF THE RECEIVABLE FUNDING PROGRAM WILL BE GOVERNED BY THE CLEARGAGE SERVICE AGREEMENT, THE FUNDING SERVICES AGREEMENT AND ANY RECEIVABLE FUNDING AGREEMENT AGREED TO BETWEEN THE PROVIDER AND CLEARGAGE, INC AND/OR THE LENDOR. © Copyright 2013-2016 ClearGage, Inc. All Rights Reserved.