

LIGHTSTREAM & STUDIO SHED LOAN PROGRAM FAQs

Who is LightStream?

LightStream is a division of SunTrust Bank and the nation's premier online consumer lender. For consumers with good to excellent credit, LightStream provides low-interest, fixed-rate, unsecured loans through a fast and easy online process.

Is the LightStream program available in all 50 states?

Yes, LightStream loans are available across the United States via internet-connected smart phones, tablets and personal computers.

How much can you borrow from LightStream?

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

For what purpose can the borrowed funds be used?

Funds can be used to purchase and install a Studio Shed, as well as virtually any home improvement expense that a borrower chooses.

How long does the loan approval process take?

Qualified applicants can be approved quickly during business hours and may receive their funds as soon as the same day.¹

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.

What loan terms are available?

Loan amounts are selected by the borrower at competitive fixed rates, and with flexible repayment terms. Applicants with excellent credit may be eligible for extended repayment terms of up to 144 months (12 years).²

Why is Studio Shed working with LightStream?

Studio Shed is working with LightStream to help customers obtain competitive financing for their Studio Sheds quickly and easily. LightStream 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.

How can I apply for a LightStream loan?

To apply for a LightStream loan visit
studio-shed.com/financing

STUDIO SHED™

Your loan terms, including APR, may differ based on loan purpose, amount, term length, and your credit profile. Rate is quoted with AutoPay discount, which is only available when you select AutoPay prior to loan funding. Rates under the invoicing option are 0.50% higher. Subject to credit approval. Conditions and limitations apply. Advertised rates and terms are subject to change without notice.

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

²Payment example: Monthly payments for a \$25,000 loan at 8.24% APR with a term of 12 years would result in 144 monthly payments of \$273.91.

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