FOSH PLUMBING & HEATING, INC.

PreQualify

Start your journey effortlessly with a soft credit pull via PreQualify, and transition seamlessly into our Online Application!

PreQualify with Regions Home Improvement Financing Mobile App

Available on your contractor's device

PreQualify Online
prequalification.enerbank.com

Already PreQualified or ready to apply? Start your Online Application today!

application.enerbank.com

Use the information provided when applying

Application phone number: (866) 405-7600
Contractor ID: 85894
Loan code: (listed to the right)

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Credit and loans provided by Regions Bank, Member FDIC, (650 S. Main St., Suite 1000, Salt Lake City, UT 84101) on approved credit, for a limited time. *19.99% fixed APR (provided however, APR will not exceed 15.99% for residents of New Jersey and 17.99% for residents of Florida and Wisconsin), effective as of June 2026, subject to change. Minimum loan amounts apply. Interest starts accruing when funds are disbursed. Interest waived if repaid in 365 days. Repayment terms vary from 24 to 132 months. Actual loan term may be shorter if less than the full approved amount of credit is used. First monthly loan payment due 365 days after funds are disbursed. If no payments made during same-as-cash period and APR of 19.99%, monthly payments vary from $21.99 to $30.82 per $1,000 borrowed depending on term. The minimum monthly payment will be no less than $50.00. **19.99% fixed APR (provided however, APR will not exceed 15.99% for residents of New Jersey and 17.99% for residents of Florida and Wisconsin), effective as of June 2026, subject to change. Minimum loan amounts apply. Interest starts accruing when funds are disbursed. Interest waived if repaid in 270 days. Repayment terms vary from 21 to 129 months. Actual loan term may be shorter if less than the full approved amount of credit is used. First monthly loan payment due 270 days after funds are disbursed. If no payments made during same-as-cash period and APR of 19.99%, monthly payments vary from $21.32 to $29.66 per $1,000 borrowed depending on term. The minimum monthly payment will be no less than $50.00. ***8.99% to 24.49% fixed APR (provided however, APR will not exceed 15.99% for residents of New Jersey and 17.99% for residents of Florida and Wisconsin), subject to change. Minimum loan amounts apply. Interest starts accruing when funds are disbursed. Repayment terms vary from 12 to 144 months. Actual loan term may be shorter if less than the full approved amount of credit is used. First monthly loan payment due 30 days after funds are disbursed. Monthly payments vary from $11.37 to $29.03 per $1,000 borrowed depending on term and interest rate. The minimum monthly payment will be no less than $50.00.

REGIONS

Financing available!

Same-As-Cash

12-Mo Same-As-Cash Loan*

No Monthly Payments & No Interest

Interest starts accruing when funds are disbursed. Interest is waived if loan is repaid in full within the "same-as-cash" period.

$1,000 - $65,000

Loan code: DEL2625

Same-As-Cash

9-Mo Same-As-Cash Loan**

No Monthly Payments & No Interest

Interest starts accruing when funds are disbursed. Interest is waived if loan is repaid in full within the "same-as-cash" period.

$1,000 - $65,000

Loan code: D4377

Low Monthly Payment

Traditional Installment Loan***

Credit Dependent Interest Rate as low as 8.99% APR

$1,000 - $65,000

Loan code: DEL2622

Member FDIC EQUAL HOUSING LENDER