

3-MONTH EVERYDAY FINANCING AVAILABLE*

On purchases of \$899 or more when you become a New Author Valid 01/01/2020 - 12/31/2020

- Up to 9 months financing during special promotions
- Establish credit with Gemlight Publishing LLC
- No credit check financing
- Must provide 50% deposit towards packages
- Deposit due upon contract signing
- Administrative Fee \$199 required

Form of loan	Describe how this type of loan works When would you use this form of loan	When would you use this form of loan	Interest rate charged – lowest to highest	Other information of interest to me.
Publishing Package Loan	The Publisher gives you a Loan. You can only use it apply toward packages (book publishing) when you don't have the full amount of money to pay for it. The Publisher charges fees to have a loan financing and charges interest on any borrowed money. Borrower must pay 50% of publishing package for publisher to get started on publishing process.	Only when borrower don't have full amount to pay to publisher.	29.99%	The financing payments, interest, and administrative fees charged to credit card on bi-weekly or monthly schedule