

Express Loan Rate Sheet

9140

FOR APPROVED DEALER USE ONLY EFFECTIVE DATE: APRIL 1, 2021

Traditional Installment Loans Risk Based (FICO Score Determines Interest Rate)

Program Terms	Loan Term	Payment Factor	Loan Code	Contractor Fee	Loan Min - Max
8.99% - 14.99% Installment	3 Years	3.18% - 3.370%	01	0%	\$1,000 - \$1,412
8.99% - 14.99% Installment	5 Years	2.075% - 2.275%	01	0%	\$1,413 - \$3,499
8.99% - 14.99% Installment	7 Years	1.610% - 1.820%	01	0%	\$3,500 - \$7,499
8.99% - 14.99% Installment	10 Years	1.270% - 1.493%	01	0%	\$7,500 - \$9,999
8.99% - 14.99% Installment	12 Years	1.140% - 1.374%	01	0%	\$10,000 - \$65,000

Same-As-Cash Loans WITH REDUCED APR

Program Terms	Loan Code	Contractor Fee	Loan Min - Max
6 Month No Payment 9.99% 10-Yr Loan	SFRRE626	5.00%	\$1,000 - \$65,000
6 Month No Payment 6.99% 10-Yr Loan	SFRRE624	7.00%	\$1,000 - \$65,000
12 Month No Payment 6.99% 5-Yr Loan	SFRRE922	5.25%	\$1,000 - \$65,000
12 Month No Payment 6.99% 10-Yr Loan	SFRRE622	7.25%	\$1,000 - \$65,000

Same-As-Cash Loans

Program Terms	Loan Code	Contractor Fee	Loan Min - Max
3 Month No Payments / Same-As-Cash	RE462	4.36%	\$1,000 - \$65,000
6 Month No Payments / Same-As-Cash	RE573	4.55%	\$1,000 - \$65,000
12 Month No Payments / Same-As-Cash	RE468	5.25%	\$1,000 - \$65,000
18 Month No Payments / Same-As-Cash	RE759	7.55%	\$1,000 - \$65,000
24 Month No Payments / Same-As-Cash	RE782	10.55%	\$1,000 - \$65,000

Zero Interest Loans

Program Terms	Loan Code	Contractor Fee	Loan Min - Max
12 Month Zero Interest with Equal Monthly Payments	ZRE36	7.60%	\$3,500 - \$65,000
24 Month Zero Interest with Equal Monthly Payments	ZRE42	12.50%	\$3,500 - \$65,000
36 Month Zero Interest with Equal Monthly Payments	ZRE53	14.45%	\$3,500 - \$65,000
48 Month Zero Interest with Equal Monthly Payments	ZRE63	16.85%	\$3,500 - \$65,000
60 Month Zero Interest with Equal Monthly Payments	ZRE78	17.95%	\$3,500 - \$65,000
72 Month Zero Interest with Equal Monthly Payments	ZRE96	22.30%	\$3,500 - \$65,000
84 Month Zero Interest with Equal Monthly Payments	ZRE84	24.50%	\$3,500 - \$65,000

Loans provided by EnerBank USA, Member FDIC, (1245 Brickyard Rd., Suite 600, Salt Lake City, UT 84106) on approved credit, for a limited time.

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Yes 2nd Look Loan

Program Terms	Loan Term	Loan Code	Contractor Fee	Loan Min - Max
Yes Loan	5 Year	N/A	9.50%	\$1,000 - \$15,000

Reduced Interest Loans

Program Terms	Loan Code	Contractor Fee	Payment Factor	Loan Min - Max
4.99% 5 Year	4995YRR25	10.80%	1.89%	\$3,500 - \$65,000
4.99% 7 Year	4997YRR35	12.00%	1.41%	\$3,500 - \$65,000
4.99% 10 Year	49910YRR45	13.15%	1.06%	\$7,500 - \$65,000
4.99% 12 Year	49912YRR55	14.85%	0.92%	\$10,000 - \$65,000
6.99% 5 Year	6995YRR89	5.50%	1.98%	\$3,500 - \$65,000
6.99% 7 Year	6997YRR79	6.50%	1.51%	\$3,500 - \$65,000
6.99% 10 Year	69910YRR69	7.50%	1.16%	\$5,000 - \$65,000
6.99% 12 Year	69912YRR59	9.85%	1.03%	\$10,000 - \$65,000
7.99% 5 Year	7995YRR39	3.50%	2.03%	\$3,500 - \$65,000
7.99% 7 Year	7997YRR79	4.50%	1.56%	\$3,500 - \$65,000
7.99% 10 Year	79910YRR49	6.50%	1.21%	\$7,500 - \$65,000
7.99% 12 Year	79912YRR89	7.50%	1.08%	\$10,000 - \$65,000
8.49% 7 Year	8497YRRE74	3.50%	1.58%	\$3,500 - \$65,000
8.99% 5 Year	8995YRR73	2.00%	2.08%	\$3,500 - \$65,000
8.99% 7 Year	8997YRR83	3.00%	1.61%	\$3,500 - \$65,000
8.99% 9 Year	8999YRRE53	3.50%	1.35%	\$3,500 - \$65,000
8.99% 10 Year	89910YRR23	4.00%	1.27%	\$7,500 - \$65,000
8.99% 12 Year	89912YRR63	5.00%	1.38%	\$10,000 - \$65,000
9.99% 5 Year Loan	9995YR26	1.75%	2.12%	\$3,500 - \$65,000
9.99% 7 Year Loan	9997YR76	2.00%	1.66%	\$3,500 - \$65,000
9.99% 10 Year Loan	99910YR46	3.00%	1.32%	\$7,500 - \$65,000
9.99% 12 Year Loan	99912YR36	3.50%	1.20%	\$10,000 - \$65,000

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‡ 20 year loans only available for solar installations. † Loans only available for solar PV and geothermal projects.

For questions or help getting started contact EGIA

Contractor Services • (866) 797-7343
saveenergy@egia.org • M-F 7AM - 6PM Pacific

To process homeowner applications call: (866) 510-4594

M-F 8AM - 1AM Eastern • Sat 9AM - 9PM Eastern • Sun 11AM - 7PM Eastern

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