

Express Loan 9140 Rate Sheet

**FOR APPROVED DEALER USE ONLY –
EFFECTIVE DATE: MARCH 1, 2018**

9140

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% - 12.99% Installment	3 Years	3.18% - 3.370%	No Code	0%	\$1,000 - \$65,000
8.99% - 12.99% Installment	5 Years	2.075% - 2.275%	No Code	0%	\$1,413 - \$65,000
8.99% - 12.99% Installment	7 Years	1.610% - 1.820%	No Code	0%	\$3,500 - \$65,000
8.99% - 12.99% Installment	10 Years	1.270% - 1.493%	No Code	0%	\$7,500 - \$65,000
8.99% - 12.99% Installment	12 Years	1.140% - 1.374%	No Code	0%	\$10,000 - \$65,000
Flex Installment Loan	Same as Above	Same as Above	TFRE23	0%	\$4,000 - \$65,000

Same-As-Cash Loans

Program Terms	Loan Code	Contractor Fee	Loan Min - Max
3 Month No Payments / Same-As-Cash	RE462	3.86%	\$1,000 - \$65,000
6 Month No Payments / Same-As-Cash	RE573	4.32%	\$1,000 - \$65,000
12 Month No Payments / Same-As-Cash	RE468	6.02%	\$1,000 - \$65,000
18 Month No Payments / Same-As-Cash	RE759	8.52%	\$1,000 - \$65,000
24 Month No Payments / Same-As-Cash	RE782	11.07%	\$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	6.85%	\$3,500 - \$65,000
24 Month Zero Interest with Equal Monthly Payments	ZRE42	11.00%	\$3,500 - \$65,000
36 Month Zero Interest with Equal Monthly Payments	ZRE53	12.95%	\$3,500 - \$65,000
48 Month Zero Interest with Equal Monthly Payments	ZRE63	15.35%	\$3,500 - \$65,000
60 Month Zero Interest with Equal Monthly Payments	ZRE78	16.45%	\$3,500 - \$65,000
72 Month Zero Interest with Equal Monthly Payments	ZRE96	20.80%	\$3,500 - \$65,000
84 Month Zero Interest with Equal Monthly Payments	ZRE84	23.00%	\$3,500 - \$65,000

Yes 2nd Look Loan

Program Terms	Loan Code	Contractor Fee	Loan Min - Max
Yes Loan (9.99% - 24.99%)	N/A	11.00%	\$1,000 - 20000

‡ 20 year loans only available for solar installations

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Reduced Interest Loans

Program Terms	Loan Code	Contractor Fee	Payment Factor	Loan Min - Max
1.99% 7 Year	1997YRR34	18.60	1.276%	\$3,500 - \$65,000
1.99% 10 Year	19910YRR64	23.00	0.920%	\$7,500 - \$65,000
1.99% 12 Year	19912YRR84	24.65	0.781%	\$10,000 - \$65,000
1.99% 12 Year PowerLoan [†]	19912YRPR26	24.65	0.781%	\$15,000 - \$65,000
2.99% 5 Year	2995YRR27	13.80	1.796%	\$3,500 - \$65,000
2.99% 7 Year	2997YRR47	15.00	1.321%	\$3,500 - \$65,000
2.99% 10 Year	29910YRR67	17.65	0.965%	\$7,500 - \$65,000
2.99% 12 Year	29912YRR87	19.10	0.827%	\$10,000 - \$65,000
2.99% 12 Year PowerLoan [†]	29912YRPR36	19.10	0.827%	\$15,000 - \$65,000
3.99% 10 Year	39910YRR92	14.95	1.012%	\$7,500 - \$65,000
3.99% 12 Year	39912YRR52	15.60	0.875%	\$10,000 - \$65,000
3.99% 12 Year PowerLoan [†]	39912YRPR46	15.60	0.875%	\$15,000 - \$65,000
4.99% 5 Year	4995YRR25	9.80	1.887%	\$3,500 - \$65,000
4.99% 7 Year	4997YRR35	11.00	1.413%	\$3,500 - \$65,000
4.99% 10 Year	49910YRR45	12.15	1.060%	\$7,500 - \$65,000
4.99% 12 Year	49912YRR55	13.35	0.924%	\$10,000 - \$65,000
4.99% 20 Year [‡]	49920YRR65	15.50	0.659%	\$12,000 - \$65,000
4.99% 20 Year PowerLoan [†]	49920YRPR56	15.50	0.659%	\$15,000 - \$65,000
5.99% 20 Year [‡]	59920YRR95	12.75	0.716%	\$12,000 - \$65,000
5.99% 20 Year PowerLoan [†]	59920YRPR66	12.75	0.716%	\$15,000 - \$65,000
6.99% 5 Year	6995YRR89	4.80	1.980%	\$3,500 - \$65,000
6.99% 7 Year	6997YRR79	6.00	1.509%	\$3,500 - \$65,000
6.99% 10 Year	69910YRR69	7.15	1.161%	\$7,500 - \$65,000
6.99% 12 Year	69912YRR59	8.35	1.028%	\$10,000 - \$65,000
6.99% 20 Year [‡]	69920YRR25	9.00	0.775%	\$12,000 - \$65,000
6.99% 20 Year PowerLoan [†]	69920YRPR76	9.00	0.775%	\$15,000 - \$65,000
7.99% 5 Year	7995YRR39	4.20	2.027%	\$3,500 - \$65,000
7.99% 7 Year	7997YRR79	5.35	1.558%	\$3,500 - \$65,000
7.99% 10 Year	79910YRR49	6.50	1.213%	\$7,500 - \$65,000
7.99% 12 Year	79912YRR89	7.70	1.082%	\$10,000 - \$65,000
8.99% 5 Year	8995YRR73	3.60	2.075%	\$3,500 - \$65,000
8.99% 7 Year	8997YRR83	4.65	1.608%	\$3,500 - \$65,000
8.99% 10 Year	89910YRR23	5.80	1.266%	\$7,500 - \$65,000
8.99% 12 Year	89912YRR63	7.00	1.375%	\$10,000 - \$65,000
9.99% 5 Year Loan	9995YR26	2.90%	2.12%	\$3,500 - \$65,000
9.99% 7 Year Loan	9997YR76	3.90%	1.66%	\$3,500 - \$65,000
9.99% 10 Year Loan	99910YR46	4.90%	1.32%	\$7,500 - \$65,000
9.99% 12 Year Loan	99912YR36	5.90%	1.20%	\$10,000 - \$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.

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

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Combo Loans

To calculate a "blended" 30/70 combo loan contractor fee, use the formula: (SAC Fee x 30%) + (RIL Fee x 70%) = "blended fee"

Program Terms	Loan Code	RIL Contractor Fee	12 Mo SAC Contractor Fee	Payment Factor	Loan Min - Max
1.99% 7 Year Loan	CPZ9233	18.60	6.02%	1.276%	\$3500 - \$65000
1.99% 10 Year Loan	CPZ9237	23.00	6.02%	0.920%	\$7500 - \$65000
1.99% 12 Year Loan	CPZ9244	24.65	6.02%	0.781%	\$10000 - \$65000
2.99% 7 Year Loan	CPZ9234	15.00	6.02%	1.321%	\$3500 - \$65000
2.99% 10 Year Loan	CPZ9238	17.65	6.02%	0.965%	\$7500 - \$65000
2.99% 12 Year Loan	CPZ9245	19.10	6.02%	0.827%	\$10000 - \$65000
3.99% 10 Year Loan	CPZ9239	14.95	6.02%	1.012%	\$7500 - \$65000
3.99% 12 Year Loan	CPZ9246	15.60	6.02%	0.875%	\$10000 - \$65000
4.99% 7 Year Loan	CPZ9235	11.00	6.02%	1.413%	\$3500 - \$65000
4.99% 10 Year Loan	CPZ9242	12.15	6.02%	1.060%	\$7500 - \$65000
4.99% 12 Year Loan	CPZ9247	13.35	6.02%	0.924%	\$10000 - \$65000
4.99% 20 Year Loan	CPZ9249	15.50	6.02%	0.659%	\$12000 - \$65000
5.99% 20 Year Loan	CPZ9293	12.75	6.02%	1.980%	\$12000 - \$65000
6.99% 7 Year Loan	CPZ9236	6.00	6.02%	1.509%	\$3500 - \$65000
6.99% 10 Year Loan	CPZ9243	7.15	6.02%	1.161%	\$7500 - \$65000
6.99% 12 Year Loan	CPZ9248	8.35	6.02%	1.028%	\$10000 - \$65000
6.99% 20 Year Loan	CPZ9252	7.75	6.02%	0.775%	\$12000 - \$65000
Program Terms	Loan Code	RIL Contractor Fee	18 Mo SAC Contractor Fee	Payment Factor	Loan Min - Max
1.99% 7 Year Loan	CPZ9253	18.60	8.52%	1.276%	\$3500 - \$65000
1.99% 10 Year Loan	CPZ9257	23.00	8.52%	0.920%	\$7500 - \$65000
1.99% 12 Year Loan	CPZ9264	24.65	8.52%	0.781%	\$10000 - \$65000
2.99% 7 Year Loan	CPZ9254	15.00	8.52%	1.321%	\$3500 - \$65000
2.99% 10 Year Loan	CPZ9258	17.65	8.52%	0.965%	\$7500 - \$65000
2.99% 12 Year Loan	CPZ9265	19.10	8.52%	0.827%	\$10000 - \$65000
3.99% 10 Year Loan	CPZ9259	14.95	8.52%	1.012%	\$7500 - \$65000
3.99% 12 Year Loan	CPZ9266	15.60	8.52%	0.875%	\$10000 - \$65000
4.99% 7 Year Loan	CPZ9255	11.00	8.52%	1.413%	\$3500 - \$65000
4.99% 10 Year Loan	CPZ9262	12.15	8.52%	1.060%	\$7500 - \$65000
4.99% 12 Year Loan	CPZ9267	13.35	8.52%	0.924%	\$10000 - \$65000
4.99% 20 Year Loan	CPZ9269	15.50	8.52%	0.659%	\$12000 - \$65000
5.99% 20 Year Loan	CPZ9294	12.75	8.52%	1.980%	\$12000 - \$65000
6.99% 7 Year Loan	CPZ9256	6.00	8.52%	1.509%	\$3500 - \$65000
6.99% 10 Year Loan	CPZ9263	7.15	8.52%	1.161%	\$7500 - \$65000
6.99% 12 Year Loan	CPZ9268	8.35	8.52%	1.028%	\$10000 - \$65000
6.99% 20 Year Loan	CPZ9272	7.75	8.52%	0.775%	\$12000 - \$65000
Program Terms	Loan Code	RIL Contractor Fee	24 Mo SAC Contractor Fee	Payment Factor	Loan Min - Max
1.99% 7 Year Loan	CPZ9273	18.60	11.07%	1.276%	\$3500 - \$65000
1.99% 10 Year Loan	CPZ9277	23.00	11.07%	0.920%	\$7500 - \$65000
1.99% 12 Year Loan	CPZ9284	24.65	11.07%	0.781%	\$10000 - \$65000
2.99% 7 Year Loan	CPZ9274	15.00	11.07%	1.321%	\$3500 - \$65000
2.99% 10 Year Loan	CPZ9278	17.65	11.07%	0.965%	\$7500 - \$65000
2.99% 12 Year Loan	CPZ9285	19.10	11.07%	0.827%	\$10000 - \$65000
3.99% 10 Year Loan	CPZ9279	14.95	11.07%	1.012%	\$7500 - \$65000
3.99% 12 Year Loan	CPZ9286	15.60	11.07%	0.875%	\$10000 - \$65000
4.99% 7 Year Loan	CPZ9275	11.00	11.07%	1.413%	\$3500 - \$65000
4.99% 10 Year Loan	CPZ9282	12.15	11.07%	1.060%	\$7500 - \$65000
4.99% 12 Year Loan	CPZ9287	13.35	11.07%	0.924%	\$10000 - \$65000
4.99% 20 Year Loan	CPZ9289	15.50	11.07%	0.659%	\$12000 - \$65000
5.99% 20 Year Loan	CPZ9295	12.75	11.07%	1.980%	\$12000 - \$65000
6.99% 7 Year Loan	CPZ9276	6.00	11.07%	1.509%	\$3500 - \$65000
6.99% 10 Year Loan	CPZ9283	7.15	11.07%	1.161%	\$7500 - \$65000
6.99% 12 Year Loan	CPZ9288	8.35	11.07%	1.028%	\$10000 - \$65000
6.99% 20 Year Loan	CPZ9292	7.75	11.07%	0.775%	\$12000 - \$65000

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