

Express Loan Rate Sheet

**FOR APPROVED DEALER USE ONLY –
EFFECTIVE DATE: FEBRUARY 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 - \$1,412 |
| 8.99% - 12.99% Installment | 5 Years | 2.075% - 2.275% | No Code | 0% | \$1,413 - \$3,499 |
| 8.99% - 12.99% Installment | 7 Years | 1.610% - 1.820% | No Code | 0% | \$3,500 - \$7,499 |
| 8.99% - 12.99% Installment | 10 Years | 1.270% - 1.493% | No Code | 0% | \$7,500 - \$10,000 |
| 8.99% - 12.99% Installment | 12 Years | 1.140% - 1.374% | No Code | 0% | \$10,000.01+ |
| 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-Yr 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-Yr 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-Yr 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-Yr 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-Yr 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-Yr 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-Yr Loan | 9995YR26 | 2.90% | 2.12% | \$3,500 - \$65,000 |
| 9.99% 7-Yr Loan | 9997YR76 | 3.90% | 1.66% | \$3,500 - \$65,000 |
| 9.99% 10-Yr Loan | 99910YR46 | 4.90% | 1.32% | \$7,500 - \$65,000 |
| 9.99% 12-Yr 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.

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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