

Express Loan Program - Rate Sheet

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

Standard Installment Loans - Risk Based (FICO Score Determines Interest Rate)

Program Terms	Loan Code	Loan Term	Payment Factor	Contractor Fee	Loan Min - Max
8.99% - 12.99% Installment	No Code	3 Years	3.18% - 3.370%	0%	\$1,000 - \$45,000
8.99% - 12.99% Installment	No Code	5 Years	2.075% - 2.275%	0%	\$1,413 - \$45,000
8.99% - 12.99% Installment	No Code	7 Years	1.610% - 1.820%	0%	\$3,500 - \$45,000
8.99% - 12.99% Installment	No Code	10 Years	1.270% - 1.493%	0%	\$7,500 - \$45,000
8.99% - 12.99% Installment	No Code	12 Years	1.140% - 1.374%	0%	\$10,000 - \$45,000

No Payments / Same-As-Cash Loans

Program Terms	Loan Code	Contractor Fee	Loan Min - Max
3 Months, No Payments / Same-As-Cash	EG233	3.86%	\$1,000 - \$45,000
6 Months, No Payments / Same-As-Cash	EG725	4.32%	\$1,000 - \$45,000
12 Months, No Payment / Same-As-Cash	EG862	6.02%	\$1,000 - \$45,000
18 Months, No Payment / Same-As-Cash	EG947	8.52%	\$1,000 - \$45,000
24 Months, No Payment / Same-As-Cash	EGS873	11.07%	\$1,000 - \$45,000

Zero Interest with Equal Monthly Payments

Program Terms	Loan Code	Contractor Fee	Loan Min - Max
12 Months, Zero Interest with Equal Monthly Payments	EGZ29	6.85%	\$3,500 - \$45,000
24 Months, Zero Interest with Equal Monthly Payments	EGZ38	11.00%	\$3,500 - \$45,000
36 Months, Zero Interest with Equal Monthly Payments	EGZ47	12.95%	\$3,500 - \$45,000
48 Months, Zero Interest with Equal Monthly Payments	EGZ56	15.35%	\$3,500 - \$45,000
60 Months, Zero Interest with Equal Monthly Payments	EGZ73	16.45%	\$3,500 - \$45,000
72 Months, Zero Interest with Equal Monthly Payments	EGZ85	20.80%	\$3,500 - \$45,000
84 Months, Zero Interest with Equal Monthly Payments	EGZ96	23.00%	\$3,500 - \$45,000

Yes 2nd Look Loan

APR	Loan Term	Payment Factor	Loan Code	Contractor Fee	Loan Min - Max
9.99% - 24.99% (Risk Based)	3-5 Years	N/A	N/A	11.00%	\$1,000 - \$20,000

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

FOR INTERNAL USE ONLY – CONFIDENTIAL

Reduced Interest Loans

APR	Loan Code	Loan Term	Payment Factor	Contractor Fee	Loan Min - Max
2.99%	2995YRG26	5 Years	1.80%	13.80%	\$3,500 - \$45,000
	2997YRG76	7 Years	1.32%	15.00%	\$3,500 - \$45,000
	29910YRG46	10 Years	0.97%	17.65%	\$7,500 - \$45,000
	29912YRG56	12 Years	0.8273%	19.10%	\$10,000 - \$45,000
4.99%	4995YRG33	5 Years	1.89%	9.80%	\$3,500 - \$45,000
	4997YRG53	7 Years	1.41%	11.00%	\$3,500 - \$45,000
	49910YRG73	10 Years	1.06%	12.15%	\$7,500 - \$45,000
	49912YRG93	12 Years	0.9244%	13.35%	\$10,000 - \$45,000
6.99%	6995YRG49	5 Years	1.98%	4.80%	\$3,500 - \$45,000
	6997YRG29	7 Years	1.51%	6.00%	\$3,500 - \$45,000
	69910YRG89	10 Years	1.16%	7.15%	\$7,500 - \$45,000
	69912YRG59	12 Years	1.0278%	8.35%	\$10,000 - \$45,000
9.99%	9995YRG26	5 Years	2.12%	2.90%	\$3,500 - \$45,000
	9997YRG76	7 Years	1.66%	3.90%	\$3,500 - \$45,000
	99910YRG46	10 Years	1.32%	4.90%	\$7,500 - \$45,000
	99912YRG36	12 Years	1.20%	5.90%	\$10,000 - \$45,000

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
2.99% 7 Year Loan	CPS9934	15.00%	6.02%	1.276%	\$3,500 - \$45,000
2.99% 10 Year Loan	CPS9938	17.65%	6.02%	0.920%	\$7,500 - \$45,000
2.99% 12 Year Loan	CPS9945	19.10%	6.02%	0.781%	\$10,000 - \$45,000
4.99% 7 Year Loan	CPS9935	11.00%	6.02%	1.321%	\$3,500 - \$45,000
4.99% 10 Year Loan	CPS9942	12.15%	6.02%	0.965%	\$7,500 - \$45,000
4.99% 12 Year Loan	CPS9947	13.35%	6.02%	0.827%	\$10,000 - \$45,000
6.99% 7 Year Loan	CPS9936	6.00%	6.02%	1.012%	\$3,500 - \$45,000
6.99% 10 Year Loan	CPS9943	7.15%	6.02%	0.875%	\$7,500 - \$45,000
6.99% 12 Year Loan	CPS9948	8.35%	6.02%	1.413%	\$10,000 - \$45,000
Program Terms	Loan Code	RIL Contractor Fee	18 Mo SAC Contractor Fee	Payment Factor	Loan Min - Max
2.99% 7 Year Loan	CPS9954	15.00%	8.52%	1.276%	\$3,500 - \$45,000
2.99% 10 Year Loan	CPS9958	17.65%	8.52%	0.920%	\$7,500 - \$45,000
2.99% 12 Year Loan	CPS9965	19.10%	8.52%	0.781%	\$10,000 - \$45,000
4.99% 7 Year Loan	CPS9955	11.00%	8.52%	1.321%	\$3,500 - \$45,000
4.99% 10 Year Loan	CPS9962	12.15%	8.52%	0.965%	\$7,500 - \$45,000
4.99% 12 Year Loan	CPS9967	13.35%	8.52%	0.827%	\$10,000 - \$45,000
6.99% 7 Year Loan	CPS9956	6.00%	8.52%	1.012%	\$3,500 - \$45,000
6.99% 10 Year Loan	CPS9963	7.15%	8.52%	0.875%	\$7,500 - \$45,000
6.99% 12 Year Loan	CPS9968	8.35%	8.52%	1.413%	\$10,000 - \$45,000

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

To process homeowner applications call:
(866) 609-0008

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