



Foundation Finance Program Rate Sheet

Two Different Loan Options You Can Choose

Closed-End (CE)

- 120 mos.
- No add-ons allowed
- Varied payment factor based on APR
- Payments won't change
- No prepayment penalty

Revolving (REV)

- No fixed term
- Add-ons allowed subject to approval
- Payment factor of 1.5% or 2% of amount financed rounded to the nearest dollar depending on plan chosen
- Open line of credit at your dealership
- No prepayment penalty

APR	Dealer Fee	Closed End (CE) 120 Mo. Factor	Revolving (REV) Factor	Approx. Repayment		Sample Payment (on loan of \$7,500)	
				120 mo CE	7yr/10mo REV*	\$125.77/mo CE	\$150/mo REV
15.99%	FREE	0.01677	2%	120 mo CE	7yr/10mo REV*	\$125.77/mo CE	\$150/mo REV
11.9%	5%	0.01430	1.5%	120 mo CE	9yr/2mo REV*	\$107.25/mo CE	\$113/mo REV
9.9%	7%	0.01318	1.5%	120 mo CE	8yr/2mo REV*	\$98.85/mo CE	\$113/mo REV

12 mo Same-as-Cash [‡]	APR	Dealer Fee	Closed End (CE) 120 mo Factor	Revolving (REV) Factor
		17.99%	5%	.01804

MI/PA Home Improvement Dealers	Florida Dealers
15.99% APR plan not available due to state APR restrictions.	Doc stamp fee of 35 cents per \$100 financed will be deducted from all closed end contracts.

*Assuming minimum payments are made on time and no additional advances are taken.

‡No interest if the amount financed is paid in full before the end of the promotion period. If the amount financed is not paid in full during the promotion period, interest is imposed from the date of the sale at the contract rate. Minimum payments are due monthly.

For questions or help contact EGIA Contractor Services

Fax: 800-506-9073
 Phone: 866-797-7343
 Email: saveenergy@egia.org

