

# Home Energy Loan Comparison



#	Feature	Loan 1	Loan 2	Loan 3	Loan 4
1	Interest Rate	Fixed 5.99% APR	Fixed 5.99% APR	Fixed 4.99% APR	Fixed 4.99% APR
2	Loan Amount	\$1,000 to \$4,000	\$1,000 to \$7,500	\$1,000 to \$7,500	\$1,000 to \$15,000
3	Minimum Credit Score	580	620 if salaried or fixed income 660 if self-employed >2 yrs 700 if self-employed <2 yrs	640 if salaried or fixed income 680 if self-employed >2 yrs 720 if self-employed <2 yrs	680 if salaried or fixed income 720 if self-employed < 2 yrs
4	Maximum Debt-To-Income Ratio	70%	55%	45%	50%
5	Loan Terms	Up to 10 years	Up to 10 years	Up to 10 years	Up to 10 years
6	Bankruptcy, Foreclosure, Repossession	None in last 5 years	None in last 7 years	None in last 5 years	None in last 7 years
7	Application Fee	None	None	None	None
8	Origination Fee	None	None	None	None
9	Closing Fee	None	None	None	None
10	Prepayment Fee	None	None	None	None
11	Mortgage Lien	None - not secured	None - not secured	None - not secured	None - not secured
12	Minimum Project Work Scope	Any upgrade eligible for a Home Energy Savings Program or Low Income Home Energy Savings Program rebate			
13	Optional Work Scope	Prerequisites for above upgrades (e.g., health & safety) not to exceed 25% of the loan or solar PV installed by a Solar Registered Vendor			
14	Maximum Loan as % of Homeowner Equity	None required	None required	None required	None required
15	Availability	Statewide	Statewide	Statewide	Statewide
16	Transferrable Upon Sale Of Home	No	No	No	No

Other underwriting criteria may apply. Details subject to change without notice.

as of 6/11/18