

# 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	Maximum Loan Amount	\$4,000	\$7,500	\$7,500	\$15,000
3	Minimum Credit Score	580	620	640	680
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	Application Fee	None	None	None	None
7	Origination Fee	None	None	None	None
8	Closing Fee	None	None	None	None
9	Prepayment Fee	None	None	None	None
10	Mortgage Lien	None - not secured	None - not secured	None - not secured	None - not secured
11	Minimum Project Work Scope	Any upgrade eligible for a Home Energy Savings Program or Low Income Home Energy Savings Program rebate			
12	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			
13	Maximum Loan as % of Homeowner Equity	None required	None required	None required	None required
14	Availability	Statewide	Statewide	Statewide	Statewide
15	Transferrable Upon Sale Of Home	No	No	No	No

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

as of 2/28/18