

## Get started today

Perhaps you've felt a breeze in your home, even when the windows are closed. Or maybe the upstairs is unbearably hot in the summer. Or you just can't get the temperature in your living room to a comfortable level.

You *can* do something about it. If you've wondered how to pay the up-front costs for having that work done, there is a solution. Efficiency Maine Home Energy Loans enable homeowners to make energy improvements that generate savings to offset monthly loan payments. Now your home can be warmer in the winter, cooler in the summer, and more comfortable year round.

**Upgrade your home today!** Take action to lower heating costs with a low-interest Home Energy Loan from Efficiency Maine.

Select the loan term that is right for you. You can take up to 10 years to pay off the balance. Call Efficiency Maine at **866-376-2463** to pre-qualify for a loan today!

### Monthly Payment Chart

(4.99 percent APR fixed)

Loan Amount	60 Months	120 Months
\$2,500	\$48	\$27
\$4,000	\$76	\$43
\$5,000	\$95	\$53
\$7,500	\$142	\$80
\$10,000	\$189	\$106
\$12,000	\$226	\$127
\$15,000	\$283	\$159

- Loans available from \$1,000 to \$15,000
- No upfront costs or fees
- Some restrictions and eligibility requirements apply

## Make your home more comfortable and less expensive to heat



### Take advantage of rebates and loans today

Efficiency Maine offers a number of rebates and loan products for energy efficiency improvements.

Financed projects must include a minimum of one recommended energy saving measure. Check [efficiencymaine.com](http://efficiencymaine.com) for details, loan application, equipment criteria, and underwriting standards.

## Find your comfort zone It's as easy as 1, 2, 3!

1

### GET READY

Learn about energy-saving solutions and available incentives, and find vendors who can help you evaluate and move forward.

2

### GET SET

Get recommendations and estimates from vendors, apply for financing (if needed), and schedule the work.

3

### GO

Complete your upgrades, send in your rebate form and invoice, and get your rebate check.



### Find Your Comfort Zone



**866-376-2463**

[efficiencymaine.com](http://efficiencymaine.com)



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## LOWER HEATING COSTS Today and Tomorrow

Join the tens of thousands of Mainers who have made energy upgrades to their homes.

**REBATES • CONTRACTOR SEARCH TOOL  
EASY FINANCING • TRUSTED INFORMATION**

# LOAN PROJECT HIGHLIGHT

## DUCTLESS HEAT PUMPS

Heat pumps are one of the fastest growing technologies for efficient heating in cold climates. Ductless heat pumps extract heat from outside air and deliver it indoors. Rebates and financing are available for eligible heat pumps.

## BENEFITS

- ➔ **Save Money** – Ductless heat pumps are one of the most cost-effective ways to heat a home in Maine.
- ➔ **Comfort** – With advances in controls, heat pumps can maintain constant temperatures.
- ➔ **Reliability** – Cold-weather heat pumps are highly efficient even in Maine's cold climate.

## FINANCING EXAMPLE

\$3,500 ductless heat pump and installation  
- \$500 Efficiency Maine rebate

**\$3,000 net installation cost**

**\$3,000 loan** (@ 4.99% APR) + **10-year term**

**\$33/MONTH LOAN PAYMENT**  
(no up-front fees or costs)\*



Heat Pump  
Indoor Air-Handling Unit



Heat Pump  
Outdoor Condenser

\*Note: Your costs and savings may vary. Restrictions apply. See program guidelines.

Find out what rebates are available for your energy upgrades at [efficiencymaine.com](http://efficiencymaine.com).

## Find a Residential Registered Vendor

It's easy to find the right contractor or energy advisor near you. Check out our Residential Registered Vendor Locator at [efficiencymaine.com/at-home/vendor-locator](http://efficiencymaine.com/at-home/vendor-locator). Simply enter your ZIP code, a search radius, and what service you're looking for.

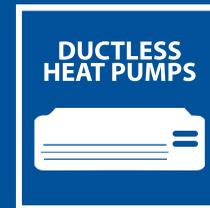
You'll get a selection of contractors, a description of their services, and their contact information. Contact them directly to hire the right contractor for you.

Visit [efficiencymaine.com](http://efficiencymaine.com) for more information.



## Trusted Source of Information

Whether you're weatherizing your home or selecting a new heating system, Efficiency Maine makes it easier with a number of website tools and information, including cost comparison calculators, money-saving tips, and a library of videos about timely topics such as heat pumps, air sealing, and heat pump water heaters.



## Low-Income Options

Efficiency Maine offers low-cost and no-cost energy upgrades for eligible Maine homes. Click the links below to find detailed information about available options and program requirements.

Are you interested in lowering your heating costs and making your home more comfortable? Take steps to tighten up your home with the low-cost Energy Upgrade Bundle and consider having additional insulation or a ductless heat pump installed at deep discount.

Eligible homeowners can receive the \$1,050 Energy Upgrade Bundle including a professional energy assessment and a number of basic weatherization improvements with as little as \$50 out of pocket.

## Financing

### What types of work can be financed?

- ➔ **Weatherization** including attic, basement and wall insulation and air sealing
- ➔ **Energy-efficient heating systems** including pellet systems, heat pumps, and natural gas upgrades
- ➔ **ENERGY STAR appliances** including washers, refrigerators, and dehumidifiers
- ➔ **Solar thermal or solar photovoltaic systems**
- ➔ **High-efficiency heat pump water heaters**
- ➔ **Health and safety improvements** including basement moisture barrier, roof repairs, and related masonry work

### What are the loan terms?

- ➔ **Fixed interest rate** of 4.99 or 5.99 percent APR
- ➔ Loans range from \$1,000 to \$15,000
- ➔ **No fees or hidden costs** of any kind
- ➔ Loans can be paid off at any time with **no penalty**
- ➔ Loans available to homeowners with a **credit score as low as 580** and debt-to-income ratio as high as 70%

### How do I take advantage of Efficiency Maine Home Energy Loans?

- ➔ Hire a Residential Registered Vendor at [efficiencymaine.com/at-home/vendor-locator](http://efficiencymaine.com/at-home/vendor-locator)
- ➔ Initiate the loan process by calling Efficiency Maine at **866-376-2463** or visit [efficiencymaine.com](http://efficiencymaine.com)
- ➔ Price out your job
- ➔ Submit your loan application and contractor's quote
- ➔ Upon approval, sign the loan documents right at your kitchen table!

### Need more help?

If you can't find what you're looking for, or need additional help or clarification, just call our toll-free customer service line at **866-376-2463**.