



Residential Solar and Geothermal Financing Under The Clean Energy Advantage (CEA) Program Offered by CEA's Participating Lender

Max LTV (combined)	100%				
Max Amount (combined)	\$50,000				
Loan Types (can be taken in combo or individually)	<p style="text-align: center;"><u>Short-Term Loan</u> Up to 26%¹ of Loan-To-Value (LTV; e.g. Project Costs) for a term of up to 18 months.</p> <p>Provides funds to cover the Investment Tax Credit which homeowner can recover with their next tax return. No current payments. Repaid in full with accrued interest by end of term.</p> <p style="text-align: center;"><u>Long-Term Loan</u> Up to 74% of LTV for a term of 12 or 15 years Fixed monthly payments for the term of the loan.</p>				
Security	No new debt on property. Loan is secured by the solar equipment only.				
Interest Rates as low as²	<p><u>Short Term: (up to 18 months)</u> 4.49%</p> <p><u>Long Term:</u></p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;"><u>12 yrs</u></td> <td style="text-align: center;"><u>15 yrs</u></td> </tr> <tr> <td style="text-align: center;">4.49%</td> <td style="text-align: center;">4.74%</td> </tr> </table>	<u>12 yrs</u>	<u>15 yrs</u>	4.49%	4.74%
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Prepayment	Allowed. No penalties.				
Financing Fees	\$0				
Green Bank Program Fee	\$200				
Lender Processing Fees	\$25 for each Loan Type				
UCC Filing Fees	Up to \$300				
Sample Payments for \$20,000 loan	<p style="text-align: center;"><u>Short Term:</u> \$5,200 - 26% LTV Short Term No current payments Payment of \$5,561 at 18 months</p> <p style="text-align: center;"><u>Long Term:</u> \$14,800 - 74% LTV Long Term</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;"><u>12 yrs</u></td> <td style="text-align: center;"><u>15 yrs</u></td> </tr> <tr> <td style="text-align: center;">\$134/mo</td> <td style="text-align: center;">\$116/mo</td> </tr> </table>	<u>12 yrs</u>	<u>15 yrs</u>	\$134/mo	\$116/mo
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¹ Corresponds to 2020 federal tax credit of 26% and will change to 22% in 2021.

² Rates for best credit.