A LOAN DESIGNED TO MEET YOUR NEEDS

ELIGIBILITY
If you live in Oregon, you’re eligible to borrow up to the full cost of your septic repair or replacement. In addition, one or more of the following must apply:

» Your septic system is at least 25 years old
» Your system is failing
» You’ve been contacted by local health officials
» You are under orders to fix your system

DETAILS
» No upfront costs required
» Covers all eligible design, permitting and installation costs
» Competitive interest rates with lower rates for lower-income borrowers
» Deferred payment options may be available for lower-income borrowers
» Includes a $2,000 reserve to fund ongoing maintenance

Craft3 is a non-bank nonprofit community lender. We help homeowners across Oregon and Washington finance energy upgrades, replace failing septic systems, build Accessory Dwelling Units (ADUs) and replace aging manufactured homes. We also lend to established nonprofits and growing and start-up businesses – including many that don’t qualify for traditional loans. Craft3 Clean Water Loans are offered thanks to the support of many public and private funders and organizations, including the Department of Environmental Quality.

888-231-2170, ext. 125
www.Craft3.org/CleanWaterOre
CleanWater@Craft3.org

OREGON
Astoria | Bend | Klamath Falls | Portland

WASHINGTON
Port Angeles | Seattle | Spokane | Walla Walla

Craft3 is an equal opportunity lender, provider and employer. 10.01.2021

This program is made possible by funding from the Oregon legislature and is administered in cooperation with the Oregon Department of Environmental Quality.
FINANCING YOUR SEPTIC SYSTEM REPAIR OR REPLACEMENT WITH CRAFT3

1. Apply online at www.Craft3.org/CleanWaterOre. Receive pre-approval in as few as three business days.
2. Work with your contractor1 to design your system, receive permits and finalize project cost.
3. Sign your loan documents electronically.2
4. Begin your project! Make sure work is completed to your satisfaction.
5. Authorize final payment to your contractor once your project gets final approval from local officials.
6. Loan payments, if required, will be automatically withdrawn from your bank account.

---

RATES & TERMS
Borrow up to the full cost of your septic repair or replacement, including all eligible design, permitting and installation costs. Lower rates are available for lower-income borrowers.

<table>
<thead>
<tr>
<th>Annual Household Income</th>
<th>Interest Rate</th>
<th>Repayment</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $35,000 and owner-occupied</td>
<td>2.49% (2.36% APR*)</td>
<td>Deferred payments**</td>
<td>Deferred payment option: $24,000 loan amount, No monthly payments for 179 months, Balloon payment of $34,144 due on the 180th month based on 2.36% APR.</td>
</tr>
<tr>
<td>Up to $55,000 and owner-occupied</td>
<td>4.49% (4.79% APR*)</td>
<td>Interest-only payments***</td>
<td>Interest-only payment option: $24,000 loan amount, $94 interest payment for 179 months, Balloon payment of $24,889 due on 180th month based on 4.79% APR.</td>
</tr>
<tr>
<td>Greater than $55,000 or non-owner-occupied, secondary home</td>
<td>5.49% (5.99% APR*)</td>
<td>Fully-amortized payments</td>
<td>Fully-amortized repayment: $24,000 loan amount, $202 for 180 months at 5.99% APR.</td>
</tr>
</tbody>
</table>

---

1 Your contractor must be approved by your area's health jurisdiction to conduct septic system replacement work. Contact it for a list of approved contractors.
2 By request, document signing is also available via postal mail or in-person.

---

HELPING HOMEOWNERS WITH UNEXPECTED SEPTIC SYSTEM REPAIRS

Septic system repairs are often urgent, unexpected and costly. They can even force homeowners out of their homes. Craft3 offers Clean Water Loans to finance septic system repairs. Our loans cover all eligible permitting, design, and installation costs. In some cases, you can even finance connection to a nearby municipal sewer.

The Clean Water Loan is currently offered across Oregon. We have helped more than two thousand homeowners in Oregon and Washington repair or replace their septic systems, stay in their homes and keep local waters clean. We look forward to helping you.

Apply Online | Learn More
www.Craft3.org/CleanWaterOre

---

*APR, Annual Percentage Rate based on example loan criteria.
**Deferred Payment option maximum loan amount is $35,000 and maximum loan-to-value is 80 percent.
***Interest-only Payment option maximum loan amount is $45,000 and maximum loan-to-value of 100 percent.

Loan availability, terms and conditions current as of 10.01.21 and are subject to change. Visit our website for latest terms and rates. Examples include financing of Craft3 $795 loan fee. All loan applications are subject to credit, property and project approval. Maximum loan amount and Loan to Value apply and are subject to equity value and underwriting requirements for all programs. Loans are secured by a UCC-1A filing recorded with the county. Subordination may be available with lender approval, fees may apply. Principal balance and interest (if applicable) is due on sale, transfer, refinance or maturity.

---

www.Craft3.org/CleanWaterOre | CleanWater@Craft3.org | 888-231-2170, ext. 125 | NMLS ID 390159