If you live in Oregon, Craft3 may be able to help you finance the replacement of your aging manufactured home. By working with Energy Trust of Oregon, we’re helping homeowners access healthier, safer and energy efficient manufactured homes.

We’re still in a pilot phase though. If you’re interested in being one of our first customers, contact us to discuss if you might be eligible — 888-231-2170 ext. 645 or MHR@Craft3.org.

**FEATURES**

- Loan funds can be used for removal, site-prep, new home purchase, delivery and installation
- Fixed interest rates, with no rate increases for lower credit scores
- Integrated with utility incentives to minimize out-of-pocket costs
- Designed for homes located in parks owned by residents or nonprofits

**ELIGIBILITY**

- Residential, owner-occupied properties in Oregon
- Offered to homeowners participating in the Energy Trust of Oregon Manufactured Home Replacement Pilot. To learn more, reach out to an Energy Trust representative at MHReplacement@EnergyTrust.org

**CURRENT RATE & TERM**

<table>
<thead>
<tr>
<th>Interest Rate</th>
<th>Example</th>
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</thead>
<tbody>
<tr>
<td>5.49% (5.67% APR)</td>
<td>$50,000 loan amount, $349 for 240 months</td>
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</table>

APR, Annual Percentage Rate

Maximum amount financed is subject to project costs, equity value and Craft3’s credit and underwriting requirements. Loan availability, terms and conditions current as of 11/15/19 and are subject to change. Examples include financing $750 Craft3 loan fee. Property insurance required. Flood insurance may be required. All loan applications are subject to credit, property and project approval.

Craft3 is a non-bank community lender that’s delivered capital throughout Oregon and Washington since 1994. We lend to established nonprofits and growing and start-up businesses—including those that don’t qualify for traditional loans. We also help homeowners of all income levels finance energy upgrades and accessory dwelling unit (ADU) construction, and replace failing septic systems and aging manufactured homes.