OREGON CLEAN WATER LOAN

WORKFLOW

1. LOAN APPLICATION
   Apply at www.Craft3.org/CleanWaterOre. Craft3 is available to answer questions and help with the application process. Paper applications are available upon request.

2. REVIEW & DECISION
   Review application. Communicate credit decision to customer and contractor via e-mail within three business days. In some cases, additional information may be required to make a credit decision.

3. PROJECT
   Customer provides bid from septic installer; permitting fees should be itemized.

4. LOAN DOCUMENTS
   • Craft3: Prepare loan documents and send to customer via DocuSign.
   • Customer: Sign electronically via DocuSign. Paper documents available upon request.

5. DEPOSIT TO CONTRACTOR
   Notify contractor when loan documents are signed. Initial disbursements made to contractor.

6. PERFORM WORK
   Repair or replace septic according to approved design and project proposal.

7. FINAL INVOICE
   Submit customer signed invoice, and health agency approval (i.e., COC or CSC) to CleanWater@Craft3.org to receive final payment.

8. FINAL PAYMENT
   Disburse the remaining loan balance to the contractor.
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RATES & TERMS

Loans are available throughout Oregon.

<table>
<thead>
<tr>
<th>Interest Rate</th>
<th>Term Options</th>
<th>Examples</th>
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<tr>
<td>5.49% (5.93% APR)</td>
<td>Up to 15 years</td>
<td>$24,000 loan amount, $201 for 180 months at 5.93% APR.</td>
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APR, Annual Percentage Rate
Loan availability, terms and conditions current as of 08/1/19 and are subject to change. Visit our website for latest terms and rates. Examples include financing of Craft3 $695 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 is due on sale, transfer, refinance or maturity.

• There is no cost to the contractor to offer the Clean Water Loan.
• Customers may select a term that best fits their budget, up 15 years. Selecting a shorter term means less interest to pay over the life of the loan.
• All regular, fully-amortized payments will be automatically withdrawn from the customers bank account.
• Extra principal payments can be made directly to Craft3 via our convenient online portal.
• Customers may pay off their loan at any time without a pre-payment penalty.

www.Craft3.org/CleanWaterContractor | CleanWater@Craft3.org | 888-231-2170, ext. 125
Craft3 is an equal opportunity lender, provider and employer | NMLS ID 390159
08/01/19