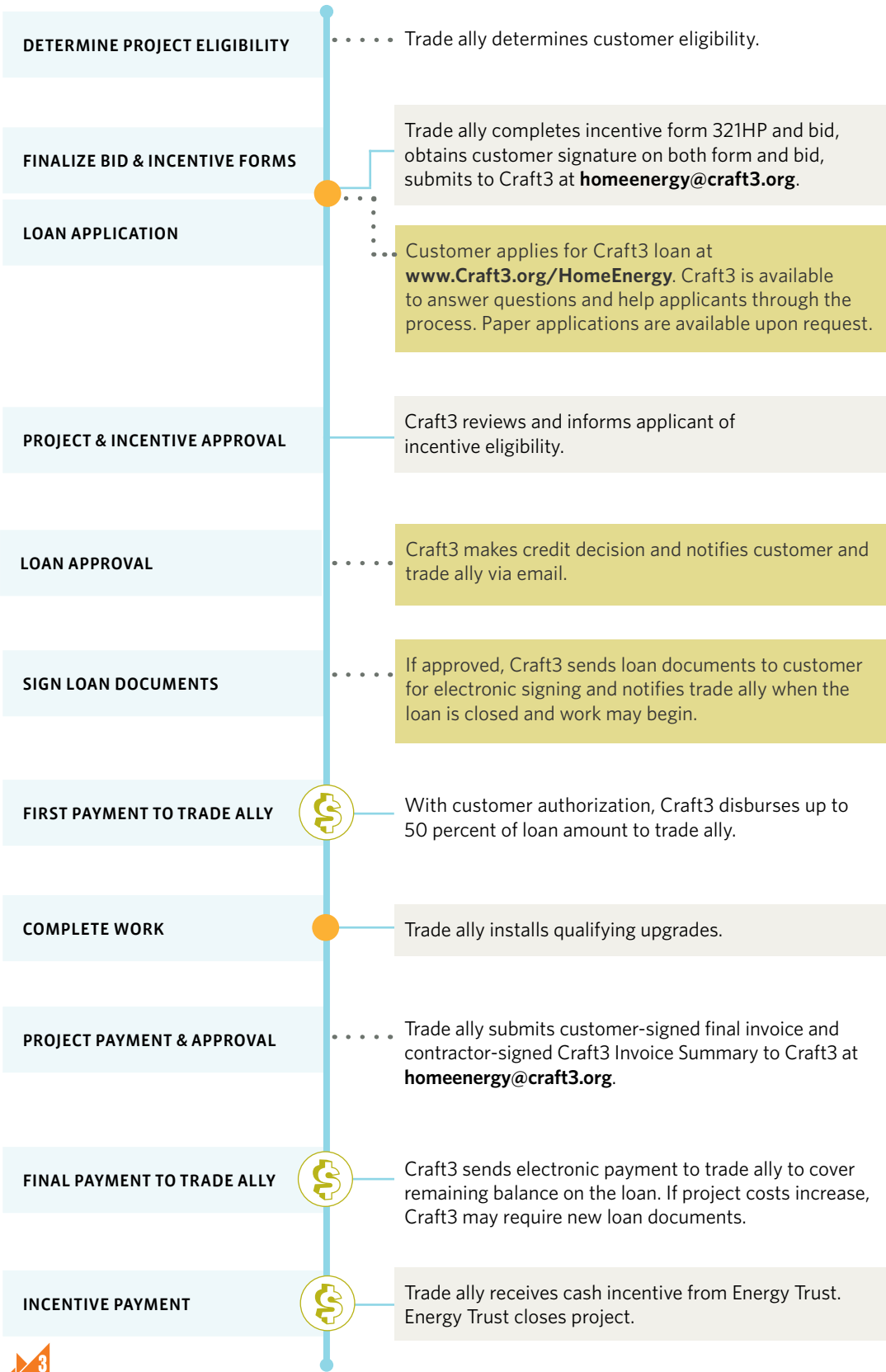


OREGON ON-BILL REPAYMENT

WORKFLOW



LEGEND

- Incentive received
- Project milestone
- Documentation
- Incentive related activities
- Loan related activities



OREGON ON-BILL REPAYMENT

RATES & TERMS

Craft3 offers Home Energy Loans to customers of Pacific Power and PGE for heat pump upgrades.

Loan Amount	\$2,500 - \$10,000
Interest Rate	6.49% (7.15% APR)
Term	Up to 10 years
Loan Fee	\$195
Recording Fee	\$100
Example	\$10,000 loan at 7.15% APR 120 payments of \$113.81 per month

APR, Annual Percentage Rate. Loan availability, terms and conditions current as of 01/01/20 and are subject to change. All loan applications are subject to credit and project approval. Applicants must be a customer of a listed participating utility. Loans are secured by a UCC-1A filing recorded with the county. Subordination may be available with lender approval, fees may. Principal balance and interest is due on sale, transfer, refinance or maturity. Examples include financing of Loan Fee and Recording Fee.

- There is no cost to the contractor to offer the Home Energy Loan.
- Customers may select a term that best fits their budget, up to 10 years. Selecting a shorter term means less interest to pay over the life of the loan.
- All regular, amortized payments are made via on-bill repayment through a participating utility.
- 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.

