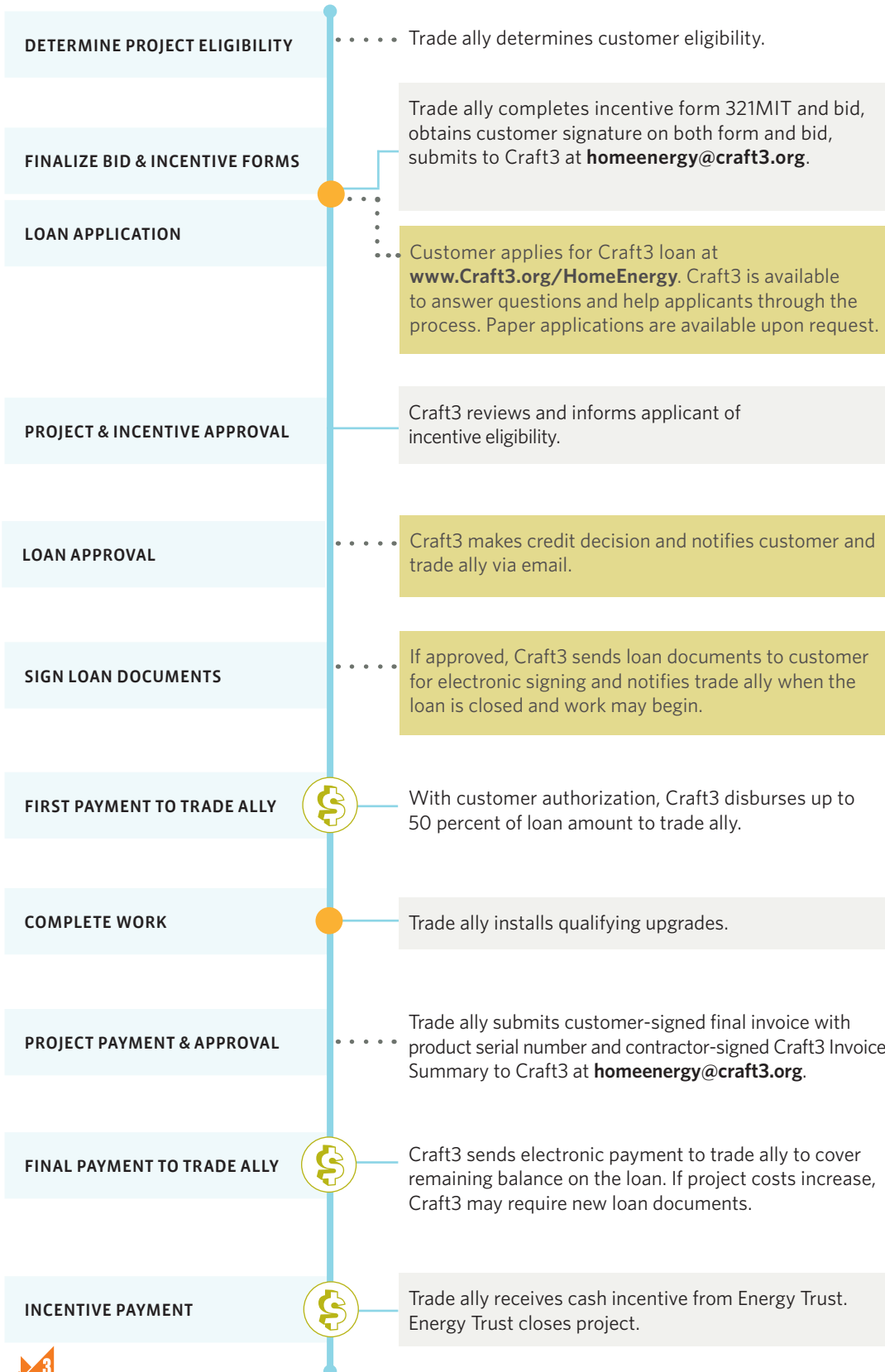


SAVINGS WITHIN REACH ON-BILL REPAYMENT

WORKFLOW



LEGEND

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

SAVINGS WITHIN REACH ON-BILL REPAYMENT

Craft3 offers Home Energy Loans to customers of NW Natural, Pacific Power and PGE using Savings Within Reach On-Bill Repayment, an Energy Trust of Oregon program.

ALLOWABLE UPGRADES & MAXIMUM LOAN AMOUNTS

Maximum loan amount is determined by which Energy Trust eligible measures are performed.

| Up to \$5,000 | Up to \$6,500 | Up to \$10,000 |
|-----------------------------------|----------------------------|--|
| Attic, wall or floor installation | Ductless heat pump* | Any combination of upgrades listed in the first two columns |
| Heat pump water heater* | Gas furnace | |
| Gas tank water heater | Ducted heat pump* | Gas furnace with central air conditioner, eligible for customers of NW Natural |
| | Windows | |
| | Central air conditioner*** | |

*Please note: Stacked structures with five or more units are eligible for the ductless heat pump and heat pump water heater incentives only.

**Qualifying gas furnace must account for at least 51% of loan amount for central air conditioner to qualify.

***Central air conditioner financing is available for customers of NW Natural and Pacific Power.

RATES & TERMS

| Loan Amount | Up to \$10,000 |
|---------------|--|
| Interest Rate | 6.49% (6.49% APR) |
| Term | Up to 10 years |
| Example | \$5,000 loan at 6.49% APR 120 payments of \$56.75 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.

Savings Within Reach On-Bill Repayment maximum loan amounts are determined by the type of home upgrade(s) proposed. Learn more www.energytrust.org/incentives/savings-within-reach-on-bill-repayment/#tab-two. Visit www.EnergyTrust.org/SavingsWithinReach for income guidelines and incentive eligibility.

- There is no cost to the contractor to offer the Home Energy Loan.
- Customers may select a term that best fits their budget, up 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.

www.Craft3.org/HomeEnergyContractor | HomeEnergy@Craft3.org | 888-231-2170, ext. 225

Craft3 is an equal opportunity lender, provider and employer | NMLS ID 390159

01/07/20

