Benefits and Features

- Competitive interest rates, with no rate increase for lower credit scores.
- Repayment through your utility bill.
- Program or utility incentives may be available. Your contractor can determine eligibility.
- Finance up to 100 percent of eligible measures.¹
- No upfront loan fees or pre-payment penalties.
- Shorter repayment terms available upon qualification.

Eligibility

- Offered to customers of select utilities in Oregon.
- Property must be owner-occupied.
- Detached single-family homes are eligible for all financing offers. Condominiums, townhomes, manufactured homes with land ownership and small multifamily properties may be eligible with certain offers.
- Low-income households may be eligible for additional low-cost services - contact your utility.

¹ If your project exceeds the maximum loan size, you may have additional out-of-pocket expenses.

DID YOU KNOW?

Energy upgrades in the Northwest typically help homeowners reduce their energy consumption by nearly 30 percent, on average. Your contractor can help determine how much your particular improvements may help you save in the years to come.
In the Northwest, a leaky window or antiquated furnace can increase your family’s energy use.

That’s why Craft3 finances energy upgrades with our Home Energy Loan. From better insulation to more efficient heating sources, we work with you, your utility and your contractor to make your home more comfortable.

It’s not a traditional financial product, just like we’re not a traditional financial institution. It’s a loan built to work for you – with competitive rates and convenient repayment on your utility bill.

The Home Energy Loan is currently offered in select areas of Oregon. To see if you’re eligible or to apply, visit [www.Craft3.org/HomeEnergy](http://www.Craft3.org/HomeEnergy).

Over 4,500 families have trusted the Craft3 Home Energy Loan to reduce their energy use. We’re excited to get started working with yours.

### TAKING CONTROL OF YOUR ENERGY USE IS EASY

2. Work with your contractor to finalize project cost.
4. Begin your project! Make sure work is completed to your satisfaction.
5. Authorize final payment to your contractor once your project is completed.
6. Make loan payments through your utility bill.

1. Your contractor must be approved as a trade ally by the program and/or utility. Email us for more information.
2. By request, document signing is also available via postal mail or in-person.
3. Some programs require a post-project review before final payment can be made to your contractor.

### TIRED OF HIGH ENERGY BILLS?

In the Northwest, a leaky window or antiquated furnace can increase your family’s energy use.

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### RATES & TERMS

The Home Energy Loan is currently offered in select areas of Oregon. Find out if you’re eligible below, then visit our website to get your application started.

<table>
<thead>
<tr>
<th>Program</th>
<th>Community Energy Project</th>
<th>Oregon On-Bill Repayment</th>
<th>Savings within Reach On-Bill Repayment*</th>
<th>Washington On-Bill Repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Amount</td>
<td>$2,500 - $30,000</td>
<td>$2,500 - $10,000</td>
<td>Up to $10,000</td>
<td>$2,500 - $15,000</td>
</tr>
<tr>
<td>Interest Rate</td>
<td>6.49% 6.80% APR</td>
<td>6.49% 7.15% APR</td>
<td>6.49% 6.49% APR</td>
<td>4.99% 5.14% APR</td>
</tr>
<tr>
<td>Term</td>
<td>Up to 15 years</td>
<td>Up to 10 years</td>
<td>Up to 10 years</td>
<td>Up to 15 years</td>
</tr>
<tr>
<td>Loan Fee</td>
<td>$195</td>
<td>$195</td>
<td>none</td>
<td>none</td>
</tr>
<tr>
<td>Recording Fee</td>
<td>$100</td>
<td>$100</td>
<td>none</td>
<td>$100</td>
</tr>
<tr>
<td>Utility</td>
<td>NW Natural, Pacific Power, PGE</td>
<td>Pacific Power, PGE</td>
<td>NW Natural, Pacific Power, PGE</td>
<td>NW Natural</td>
</tr>
<tr>
<td>State</td>
<td>Oregon</td>
<td>Oregon</td>
<td>Oregon</td>
<td>Washington</td>
</tr>
<tr>
<td>Example</td>
<td>$15,000 loan at 6.80% APR</td>
<td>$10,000 loan at 7.15% APR</td>
<td>$5,000 loan at 6.49% APR</td>
<td>$10,000 loan at 5.14% APR</td>
</tr>
<tr>
<td></td>
<td>120 payments of $130.95 per month</td>
<td>120 payments of $113.81 per month</td>
<td>120 payments of $56.75 per month</td>
<td>180 payments of $80.37 per month</td>
</tr>
</tbody>
</table>

APR, Annual Percentage Rate. Loan availability, terms and conditions current as of 01/01/2020 and are subject to change. Visit our website for latest terms and eligible measures. 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, refinancing, 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 at https://www.energytrust.org/incentives/savings-within-reach-on-bill-repayment/#tab-two. Visit [www.Craft3.org/HomeEnergy](http://www.Craft3.org/HomeEnergy) for details on the loan offer and [www.EnergyTrust.org/SavingsWithinReach](http://www.EnergyTrust.org/SavingsWithinReach) for income guidelines and incentive eligibility.