**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.

**ABOUT US**

Craft3 is a non-bank community lender that has 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 replace failing septic systems.

The Craft3 Home Energy Loan is offered thanks to the support of many public and private funders and organizations, including Energy Trust of Oregon, the State of Washington and our regional utility partners.

**REACH US**

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

**Oregon**

Astoria | Bend | Klamath Falls | Portland

**Washington**

Port Angeles | Seattle | Spokane | Walla Walla

Craft3 is an equal opportunity lender, provider and employer. 6/26/20
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 below, then visit our website to get your application started.

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.

### 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>Energy Trust of Oregon</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>Under $2,500</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>6.49% 4.99% APR</td>
</tr>
<tr>
<td>Term</td>
<td>Up to 15 years</td>
<td>Up to 10 years</td>
<td>Up to 5 years for amounts under $2,500</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 180 payments of $130.95 per month</td>
<td>$10,000 loan at 7.15% APR 120 payments of $113.81 per month</td>
<td>$1,500 loan at 6.49% APR 60 payments of $29.31 per month</td>
<td>$5,000 loan at 6.49% APR 120 payments of $55.75 per month</td>
</tr>
</tbody>
</table>

APR, Annual Percentage Rate. Loan availability, terms and conditions current as of 06/01/2020 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 https://www.energytrust.org/incentives/savings-within-reach-on-bill-repayment/#tab-two. Visit www.Craft3.org/HomeEnergy for details on the loan offer and www.EnergyTrust.org/SavingsWithinReach for income guidelines and incentive eligibility.