



Solar Financing Terms

We're very excited to offer you complete solar financing. If you'd like to apply for solar financing, please contact us to fill out our application form. Our loan offers:

- No equity or appraisal required
- Secured loans up to \$25,000
- Unsecured loans up to \$7,500
- **No contractor fees**
- Quick pre-qualification and final approvals
- Online application system available
- Dedicated Account Executive to service your clients
- 100% up-front funding (funds are disbursed before the project is started)
- Fixed rates from 6.95% to 13.95%
- No pre-payment penalties with flexible terms up to 20 years
- Tax deductible interest (consult your tax advisor)

Qualifications

- Individual Applicants: Middle credit score of 650 or higher
- Joint Applicants: Primary Borrower middle credit score of 650 or higher
- Debt-to-Income Ratio of 45% or lower (adjusted gross back-end)
- Bankruptcies Discharged 2 years or more

TERM	Qualifying FICO Score			
	725+	700-724	660-699	650-659
60 Months	6.95%	7.95%	8.95%	9.95%
84 Months	6.95%	7.95%	8.95%	9.95%
120 Months	6.95%	8.95%	9.95%	10.95%
180 Months	7.95%	8.95%	9.95%	11.95%
240 Months	7.95%	8.95%	9.95%	11.95%

Documents Needed for Approval

- Signed and dated Information Disclosure Authorization (I.D.A.)
- Past 2 years of W-2's (each borrower)
- Most recent pay stub (each borrower)
- Recent mortgage statement
- Signed letter of explanation for any derogatory credit
- Proof of any open collections paid (if applicable)
- Estimates describing work to be done and dollar amount required

*All decisions including rates and approvals are at the sole discretion of the lending institution. Rates are subject to change without notice. Please call us with any additional questions.