

▶ FINANCING



Affordable Home Weatherization Financing Guide

The savings from your home weatherization project can help repay your loan so starting your project sooner than later with an affordable loan produces real, immediate benefits. You'll feel the comfort of the upgrades year-round and the savings never end. Plus, your home will be more attractive to the future prospective buyer.

We offer 12 months Same-as-Cash loans through our financing partner Enerbank USA and low cost Heat Saver Loans through VSECU (Vermont State Employee Credit Union).

ENERBANK USA 12 MONTHS SAME-AS-CASH

The Enerbank USA 12 Months Same-As-Cash (12 months SAC) program allows you to start your weatherization project now and make no payments and pay no interest for a period of 12 months. The key to successful 12 months SAC financing is to pay off the loan by the 12-month period end date.

The phone application process is quick and easy with a decision made, in most cases, within minutes. To apply call toll free 866-644-3659. Use contractor ID # 802 387 and promotional code # MJC987

Enerbank USA is a nationally recognized provider of construction and weatherization loans. Farnum Insulators has been an Enerbank USA trusted partner for the last five years. This financing program has helped many of our customers obtain financing for their weatherization projects.

www.enerbank.com

EFFICIENCY VERMONT HOME ENERGY LOANS

In order to be eligible for a Home Energy Loan the project must be completed by a qualified contractor, like Farnum Insulators. There is no minimum loan amount, with a maximum of \$40,000. Most loans are approved within 2 business days. The low interest rate is based on household income as follows:

INCOME QUALIFICATIONS	UP TO 5 YEARS	>5 UP TO 10 YEARS	>10 UP TO 15 YEARS
Below \$60,000	0%	1.99%	2.99%
Between \$60,000 and \$90,000	0%	2.99%	3.99%
Over \$90,000	4.99%	5.99%	6.99%

Financing through VSE Credit Union, www.vsecu.com



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