

STEP 1 Offer your customer a Same-As-Cash loan and a monthly payment loan. Let them decide which option works best for their situation.

Same-As-Cash	Loan Code (funds at job completion)	Flex Pay Code* (2 disbursements)	Dealer Fee	Payment Factor No Min. Pay Required	Minimum - Maximum Loan Amount
3 Month SAC	RE462	n/a	3.86%	n/a	\$1,000 - \$65,000
6 Month SAC	RE573	REF38	4.32%	n/a	\$1,000 - \$65,000
12 Month SAC	RE468	REF59	6.02%	n/a	\$1,000 - \$65,000
18 Month SAC	RE759	REF26	8.52%	n/a	\$1,000 - \$65,000
24 Month SAC	RE782	REF24	11.07%	n/a	\$1,000 - \$65,000
Monthly Payment	Loan Code (funds at job completion)	Flex Pay Code* (2 disbursements)	Dealer Fee	Payment Factor	Minimum - Maximum Loan Amount
5 Year 8.99% - 12.99% Installment	No code required	TFRE23	0.00%	2.075% - 2.275%	\$1,413 - \$65,000
7 Year 8.99% - 12.99% Installment	No code required	TFRE23	0.00%	1.610% - 1.820%	\$3,500 - \$65,000
10 Year 8.99% - 12.99% Installment	No code required	TFRE23	0.00%	1.270% - 1.493%	\$7,500 - \$65,000
12 Year 8.99% - 12.99% Installment	No code required	TFRE23	0.00%	1.140% - 1.374%	\$10,000 - \$65,000
9.99% 5 Year	9995YR26	9995YRF79	2.90%	2.12%	\$3,500 - \$65,000
9.99% 7 Year	9997YR76	9997YRF59	3.90%	1.66%	\$3,500 - \$65,000
9.99% 10 Year	99910YR46	99910YRF29	4.90%	1.32%	\$7,500 - \$65,000
9.99% 12 Year	99912YR36	99912YRF49	5.90%	1.20%	\$10,000 - \$65,000
6.99% 5 Year	6995YRR89	6995YRFRE94	4.80%	1.980%	\$3,500 - \$65,000
6.99% 7 Year	6997YRR79	6997YRFRE76	6.00%	1.509%	\$3,500 - \$65,000
6.99% 10 Year	69910YRR69	69910YRFRE73	7.15%	1.161%	\$7,500 - \$65,000
6.99% 12 Year	69912YRR59	69912YRFRE35	8.35%	1.028%	\$10,000 - \$65,000
6.99% 20 Year†	69920YRR25	69920YRFRE97	9.00%	0.775%	\$12,000 - \$65,000
5.99% 20 Year†	59920YRR95	59920YRFRE57	12.75%	0.716%	\$12,000 - \$65,000
5.99% 20 Year PowerLoan†	59920YRPR66	59920YRFPR64	12.75%	0.716%	\$15,000/ \$65,000
4.99% 5 Year	4995YRR25	4995YRFRE34	9.80%	1.887%	\$3,500 - \$65,000
4.99% 7 Year	4997YRR35	4997YRFRE86	11.00%	1.413%	\$3,500 - \$65,000
4.99% 10 Year	49910YRR45	49910YRFRE63	12.15%	1.060%	\$7,500 - \$65,000
4.99% 12 Year	49912YRR55	49912YRFRE45	13.35%	0.924%	\$10,000 - \$65,000
4.99% 20 Year†	49920YRR65	49920YRFRE87	15.50%	0.659%	\$12,000 - \$65,000
4.99% 20 Year PowerLoan†	49920YRPR56	49920YRFPR54	15.50%	0.659%	\$15,000/ \$65,000
3.99% 10 Year	39910YRR92	39910YRFRE57	14.95%	1.012%	\$7,500 - \$65,000
3.99% 12 Year	39912YRR52	39912YRFRE37	15.60%	0.875%	\$10,000 - \$65,000
3.99% 12 Year PowerLoan†	39912YRPR46	39912YRFPR44	15.60%	0.875%	\$15,000/ \$65,000
2.99% 5 Year	2995YRR27	2995YRFRE54	13.80%	1.796%	\$3,500 - \$65,000
2.99% 7 Year	2997YRR47	2997YRFRE56	15.00%	1.321%	\$3,500 - \$65,000
2.99% 10 Year	29910YRR67	29910YRFRE23	17.65%	0.965%	\$7,500 - \$65,000
2.99% 12 Year	29912YRR87	29912YRFRE65	19.10%	0.827%	\$10,000 - \$65,000
2.99% 12 Year PowerLoan†	29912YRPR36	29912YRFPR34	19.10%	0.827%	\$15,000/ \$65,000
1.99% 7 Year	1997YRR34	1997YRFRE32	18.10%	1.276%	\$3,500 - \$65,000
1.99% 10 Year	19910YRR64	19910YRFRE52	22.50%	0.920%	\$7,500 - \$65,000
1.99% 12 Year	19912YRR84	19912YRFRE72	24.15%	0.781%	\$10,000 - \$65,000
1.99% 12 Year PowerLoan†	19912YRPR26	19912YRFPR24	24.15%	0.781%	\$15,000/ \$65,000
0.00% 1 Year	ZRE36	ZREF37	6.85%	8.333%	\$3,500 - \$65,000
0.00% 2 Year	ZRE42	ZREF63	11.00%	4.167%	\$3,500 - \$65,000
0.00% 3 Year	ZRE53	ZREF54	12.95%	2.778%	\$3,500 - \$65,000
0.00% 4 Year	ZRE63	ZREF89	15.35%	2.083%	\$3,500 - \$65,000
0.00% 5 Year	ZRE78	ZREF52	16.00%	1.667%	\$3,500 - \$65,000
0.00% 6 Year	ZRE96	ZREF76	20.80%	1.389%	\$3,500 - \$65,000
0.00% 7 Year	ZRE84	ZREF85	23.00%	1.191%	\$3,500 - \$65,000

† 20 year loans only available for solar installations and geothermal projects † Loans only available for solar PV and geothermal projects

STEP 2 Customer applies over the phone

Call (888) 713-0192
Provide Lender with:
 Contractor ID #, Project Type,
 Loan amount, Loan Code

Loan-By-Phone Hours in ET:
 Monday-Friday: 8 am - 1 am
 Saturday: 9 am - 9 pm
 Sunday: 11 am - 7 pm

STEP 3 Loan documents are sent and signed

Loan Document Request
<https://portal.enerbankusa.com> (quickest!)
 FAX: 888-716-2840

Online Signature / Upload Paper PAF
<https://portal.enerbankusa.com>