



GEOSmart Financing Rate Sheet

2606

FOR APPROVED DEALER USE ONLY – EFFECTIVE DATE: NOVEMBER 1, 2018

Standard Installment Loans - Risk Based (FICO Score Determines Interest Rate)					
Program Terms	Loan Code	Loan Term	Payment Factor	Contractor Fee	Loan Min - Max
8.99% - 12.99% Installment	No Code	3 Years	3.18% - 3.370%	0%	\$1,000 - \$65,000
8.99% - 12.99% Installment	No Code	5 Years	2.075% - 2.275%	0%	\$1,413 - \$65,000
8.99% - 12.99% Installment	No Code	7 Years	1.610% - 1.820%	0%	\$3,500 - \$65,000
8.99% - 12.99% Installment	No Code	10 Years	1.270% - 1.493%	0%	\$7,500 - \$65,000
8.99% - 12.99% Installment	No Code	12 Years	1.140% - 1.374%	0%	\$10,000 - \$65,000
Flex Installment Loan	TFRE23	Same as Above	Same as Above	0%	\$4,000 - \$65,000

No Payments / Same-As-Cash Loans				
Program Terms	Loan Code	Flex Pay Code	Contractor Fee	Loan Min - Max
3 Months, No Payments / Same-As-Cash	WF754	N/A	4.11%	\$1,000 - \$65,000
6 Months, No Payments / Same-As-Cash	WF542	AXW234	4.57%	\$1,000 - \$65,000
12 Months, No Payment / Same-As-Cash	WF277	AXW546	6.27%	\$1,000 - \$65,000
18 Months, No Payment / Same-As-Cash	WF582	AXW759	8.77%	\$1,000 - \$65,000
24 Months, No Payment / Same-As-Cash	WF298	WFF84	11.32%	\$1,000 - \$65,000

Zero Interest with Equal Monthly Payments				
Program Terms	Loan Code	Flex Pay Code	Contractor Fee	Loan Min - Max
12 Months, Zero Interest with Equal Monthly Payments	ZWF29	ZWFF97	7.35%	\$3,500 - \$65,000
24 Months, Zero Interest with Equal Monthly Payments	ZWF38	ZWFF63	12.00%	\$3,500 - \$65,000
36 Months, Zero Interest with Equal Monthly Payments	ZWF47	ZWFF25	13.95%	\$3,500 - \$65,000
48 Months, Zero Interest with Equal Monthly Payments	ZWF56	ZWFF98	16.35%	\$3,500 - \$65,000
60 Months, Zero Interest with Equal Monthly Payments	ZWF73	ZWFF34	17.45%	\$3,500 - \$65,000
72 Months, Zero Interest with Equal Monthly Payments	ZWF85	ZWFF26	21.80%	\$3,500 - \$65,000
84 Months, Zero Interest with Equal Monthly Payments	ZWF96	ZWFF59	24.00%	\$3,500 - \$65,000

Reduced Interest Loans						
APR	Loan Code	Flex Pay Code	Loan Term	Payment Factor	Contractor Fee	Loan Min - Max
2.99%	2995YRW32	2995YRFFWF28	5 Years	1.80%	14.30%	\$3,500 - \$65,000
	2997YRW42	2997YRFFWF23	7 Years	1.32%	15.50%	\$3,500 - \$65,000
	29910YRW72	29910YRFFWF79	10 Years	0.97%	18.65%	\$7,500 - \$65,000
	29912YRW52	29912YRFFWF54	12 Years	0.8273%	20.10%	\$10,000 - \$65,000
3.99%	39910YRW86	39910YRFFWF56	10 Years	1.012%	15.45%	\$7,500 - \$65,000
	39912YRW36	39912YRFFWF36	12 Years	0.875%	16.10%	\$10,000 - \$65,000
4.99%	4995YRW67	4995YRFFWF64	5 Years	1.89%	10.30%	\$3,500 - \$65,000
	4997YRW87	4997YRFFWF73	7 Years	1.41%	11.50%	\$3,500 - \$65,000
	49910YRW97	49910YRFFWF92	10 Years	1.06%	12.65%	\$7,500 - \$65,000
	49912YRW37	49912YRFFWF84	12 Years	0.9244%	13.85%	\$10,000 - \$65,000
	49920YRW25	49920YRFFWF35	20 Years	0.659%	16.00%	\$12,000 - \$65,000
5.99%	59920YRW75	59920YRFFWF85	20 Years	0.716%	13.25%	\$12,000 - \$65,000
6.99%	6995YRW56	6995YRFFWF63	5 Years	1.98%	5.30%	\$3,500 - \$65,000
	6997YRW26	6997YRFFWF96	7 Years	1.51%	6.50%	\$3,500 - \$65,000
	69910YRW76	69910YRFFWF86	10 Years	1.16%	7.65%	\$7,500 - \$65,000
	69912YRW46	69912YRFFWF24	12 Years	1.0278%	8.85%	\$10,000 - \$65,000
	69920YRW55	69920YRFFWF45	20 Years	0.775%	10.15%	\$12,000 - \$65,000
9.99%	9995YRWF26	9995YRFFWF79	5 Years	2.120%	3.40%	\$3,500 - \$65,000
	9997YRWF76	9997YRFFWF59	7 Years	1.655%	4.40%	\$3,500 - \$65,000
	99910YRWF46	99910YRFFWF29	10 Years	1.320%	5.40%	\$7,500 - \$65,000
	99912YRWF36	99912YRFFWF49	12 Years	1.195%	6.40%	\$10,000 - \$65,000

Loans provided by EnerBank USA, Member FDIC, (1245 Brickyard Rd., Suite 600, Salt Lake City, UT 84106) on approved credit, for a limited time.

Combo Loans

To calculate a "blended" 30/70 combo loan contractor fee, use the formula: (SAC Fee x 30%) + (RIL Fee x 70%) = "blended fee"

Program Terms	Loan Code	RIL Contractor Fee	12 Mo SAC Contractor Fee	Payment Factor	Loan Min - Max
12Mo SAC/2.99% 7 Year Combo EZ	CPZ2634	15.50%	6.27%	1.32%	\$3,500 - \$65,000
12Mo SAC/2.99% 10 Year Combo EZ	CPZ2638	18.65%	6.27%	0.97%	\$7,500 - \$65,000
12Mo SAC/2.99% 12 Year Combo EZ	CPZ2645	20.10%	6.27%	0.8273%	\$10,000 - \$65,000
12Mo SAC/3.99% 10 Year Combo EZ	CPZ2639	15.45%	6.27%	1.012%	\$7,500 - \$65,000
12Mo SAC/3.99% 12 Year Combo EZ	CPZ2646	16.10%	6.27%	0.875%	\$10,000 - \$65,000
12Mo SAC/4.99% 7 Year Combo EZ	CPZ2635	11.50%	6.27%	1.41%	\$3,500 - \$65,000
12Mo SAC/4.99% 10 Year Combo EZ	CPZ2642	12.65%	6.27%	1.06%	\$7,500 - \$65,000
12Mo SAC/4.99% 12 Year Combo EZ	CPZ2647	13.85%	6.27%	0.9244%	\$10,000 - \$65,000
12Mo SAC/4.99% 20 Year Combo EZ	CPZ2649	16.00%	6.27%	0.659%	\$12,000 - \$65,000
12Mo SAC/5.99% 20 Year Combo EZ	CPZ2693	13.25%	6.27%	0.716%	\$12,000 - \$65,000
12Mo SAC/6.99% 7 Year Combo EZ	CPZ2636	6.50%	6.27%	1.51%	\$3,500 - \$65,000
12Mo SAC/6.99% 10 Year Combo EZ	CPZ2643	7.65%	6.27%	1.16%	\$7,500 - \$65,000
12Mo SAC/6.99% 12 Year Combo EZ	CPZ2648	8.85%	6.27%	1.0278%	\$10,000 - \$65,000
12Mo SAC/6.99% 20 Year Combo EZ	CPZ2652	10.15%	6.27%	0.775%	\$12,000 - \$65,000
Program Terms	Loan Code	RIL Contractor Fee	18 Mo SAC Contractor Fee	Payment Factor	Loan Min - Max
18Mo SAC/2.99% 7 Year Combo EZ	CPZ2654	15.50%	8.77%	1.32%	\$3,500 - \$65,000
18Mo SAC/2.99% 10 Year Combo EZ	CPZ2658	18.65%	8.77%	0.97%	\$7,500 - \$65,000
18Mo SAC/2.99% 12 Year Combo EZ	CPZ2665	20.10%	8.77%	0.8273%	\$10,000 - \$65,000
18Mo SAC/3.99% 10 Year Combo EZ	CPZ2659	15.45%	8.77%	1.012%	\$7,500 - \$65,000
18Mo SAC/3.99% 12 Year Combo EZ	CPZ2666	16.10%	8.77%	0.875%	\$10,000 - \$65,000
18Mo SAC/4.99% 7 Year Combo EZ	CPZ2655	11.50%	8.77%	1.41%	\$12,000 - \$65,000
18Mo SAC/4.99% 10 Year Combo EZ	CPZ2662	12.65%	8.77%	1.06%	\$3,500 - \$65,000
18Mo SAC/4.99% 12 Year Combo EZ	CPZ2667	13.85%	8.77%	0.9244%	\$7,500 - \$65,000
18Mo SAC/4.99% 20 Year Combo EZ	CPZ2669	16.00%	8.77%	0.659%	\$10,000 - \$65,000
18Mo SAC/5.99% 20 Year Combo EZ	CPZ2694	13.25%	8.77%	0.716%	\$12,000 - \$65,000
18Mo SAC/6.99% 7 Year Combo EZ	CPZ2656	6.50%	8.77%	1.51%	\$3,500 - \$65,000
18Mo SAC/6.99% 10 Year Combo EZ	CPZ2663	7.65%	8.77%	1.16%	\$7,500 - \$65,000
18Mo SAC/6.99% 12 Year Combo EZ	CPZ2668	8.85%	8.77%	1.0278%	\$10,000 - \$65,000
18Mo SAC/6.99% 20 Year Combo EZ	CPZ2672	10.15%	8.77%	0.775%	\$12,000 - \$65,000
Program Terms	Loan Code	RIL Contractor Fee	24 Mo SAC Contractor Fee	Payment Factor	Loan Min - Max
24Mo SAC/2.99% 7 Year Combo EZ	CPZ2674	15.50%	11.32%	1.32%	\$3,500 - \$65,000
24Mo SAC/2.99% 10 Year Combo EZ	CPZ2678	18.65%	11.32%	0.97%	\$7,500 - \$65,000
24Mo SAC/2.99% 12 Year Combo EZ	CPZ2685	20.10%	11.32%	0.8273%	\$10,000 - \$65,000
24Mo SAC/3.99% 10 Year Combo EZ	CPZ2679	15.45%	11.32%	1.012%	\$7,500 - \$65,000
24Mo SAC/3.99% 12 Year Combo EZ	CPZ2686	16.10%	11.32%	0.875%	\$10,000 - \$65,000
24Mo SAC/4.99% 7 Year Combo EZ	CPZ2675	11.50%	11.32%	1.41%	\$3,500 - \$65,000
24Mo SAC/4.99% 10 Year Combo EZ	CPZ2682	12.65%	11.32%	1.06%	\$7,500 - \$65,000
24Mo SAC/4.99% 12 Year Combo EZ	CPZ2687	13.85%	11.32%	0.9244%	\$10,000 - \$65,000
24Mo SAC/4.99% 20 Year Combo EZ	CPZ2689	16.00%	11.32%	0.659%	\$12,000 - \$65,000
24Mo SAC/5.99% 20 Year Combo EZ	CPZ2695	13.25%	11.32%	0.716%	\$12,000 - \$65,000
24Mo SAC/6.99% 7 Year Combo EZ	CPZ2676	6.50%	11.32%	1.51%	\$3,500 - \$65,000
24Mo SAC/6.99% 10 Year Combo EZ	CPZ2683	7.65%	11.32%	1.16%	\$7,500 - \$65,000
24Mo SAC/6.99% 12 Year Combo EZ	CPZ2688	8.85%	11.32%	1.0278%	\$10,000 - \$65,000
24Mo SAC/6.99% 20 Year Combo EZ	CPZ2692	10.15%	11.32%	0.775%	\$12,000 - \$65,000

*Loan minimums reflect a typical Combo Split of 30% SAC / 70% Fixed Reduced Interest Loan. **Installer fees reflect a typical Combo Split of 30% SAC / 70% Fixed Reduced Interest Loan. *Combo Loan reflect a typical Combo Split of 30% SAC / 70% Fixed Reduced Interest Loan.

For questions or help getting started contact EGIA To process homeowner applications call:

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(866) 797-7343

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