

Home Energy Loans

Streamlined financing for your Home Upgrade project.



No Money
Down /
No Fees



Low
Monthly
Payments



Instant
Online Credit
Approval



Only **\$135/month**
for a \$14,000 energy upgrade¹

How to Apply

1. Apply online
2. Provide the Home Upgrade "Notice of Incentive Approval" (your contractor will do this) and receive a "Notice to Proceed" with construction.
3. Submit closing documents to Matadors after project completion, and receive your funding!

Apply today

<http://tenres.com/financing>

What started out as a minor AC repair turned into several home upgrades, thanks to the low interest 10-year financing..."

— Dan, Santa Clarita Valley

Qualifying Projects

- Only available for participants in the Energy Upgrade California® Home Upgrade rebate and incentive program.
- Once you qualify, you can also finance other energy upgrades. If financing a solar project, it must be permitted and installed concurrently with the Home Upgrade project.
- Residential, single-family detached properties only. The property must be served by SoCalGas® and/or Southern California Edison. Not available in Santa Barbara, Ventura, or San Luis Obispo counties.

Financing Terms

- 4.99% APR² for 5-year term; 5.99% for 10-year term; 6.99% for a 15-year term.
- Unsecured loan from \$2,500 up to \$50,000³.
- Minimum of 660 FICO score, debt-to-income (DTI) ratio maximum of 50%.
- No prepayment penalties or closing costs. Loan value may equal full amount of qualifying scope of work (not including rebates and incentives).
- The financed project can also include selected eligible energy measures, including solar; visit <http://tenres.com/financing> for more details.



www.gogreenfinancing.org

Contact Us

(877) 785-2237

<http://tenres.com/financing>

homeupgrade@theenergynetwork.com

¹After \$2,000 rebate; 10 year term, 5.99% APR. ²APR = Annual Percentage Rate. Payment per \$1,000 funded: 4.99% – \$18.87, 5.99% – \$11.10, 6.99% – \$8.99. Rates are subject to change at any time. Rates include a .50% discount for automatic payments. Must meet credit and income criteria. Membership required. Equal opportunity lender.

³A UCC-1 lien may be required. The Energy Network is administered by the County of Los Angeles and funded by California utility ratepayers under the auspices of the California Public Utilities Commission. Home Energy Loans uses special funding from California utility regulators to offer affordable financing for Energy Upgrade California® Home Upgrade projects. This program is available through Matadors Community Credit Union and is sponsored by The Energy Network, an energy efficiency organization.