The Home Improvement Loan program is a statewide program that was established to encourage and support the preservation of existing housing. The program provides loans to improve the basic livability and/or energy efficiency of the borrower’s home.

**PROGRAM FEATURES:**
- No maximum income limit
- 5.99% fixed rate (6.005% Annual Percentage Rate)**
- $20,000 maximum loan amount*
- 10 year maximum term*
- Terms & conditions apply. Contact CEE

**ELIGIBLE IMPROVEMENTS:**
Eligible projects include most interior and exterior permanent improvements including kitchen, flooring, windows, driveways, fences, energy improvements, accessibility improvements and more!

**IMPROVEMENTS MAY NOT BEGIN PRIOR TO CLOSING YOUR LOAN**

For more information on this program or other programs offered throughout the state of Minnesota contact 612.335.5884, email loaninfo@mncee.org or visit www.mnlendingcenter.org.

---

* Applicants may be eligible for higher loan and term amounts depending on income.
** APR based on $15,000 for 10 years at a rate of 5.99%. Closing costs apply.
The Lending Center at the Center for Energy and Environment (CEE) offers low interest loans for Minnesota homeowners to make energy improvements in their homes. The Lending Center will assist homeowners through the loan process.

**PROGRAM FEATURES**

- 4.99% fixed rate (5.03% Annual Percentage Rate)*
- Terms up to 120 months
- $20,000 maximum loan amount
- No maximum income limit
- Single family, owner-occupied, primary residence

**ELIGIBLE IMPROVEMENTS**

Eligible projects include the energy improvements listed in the chart on the other side of this sheet.

**IMPROVEMENTS MAY NOT BEGIN PRIOR TO CLOSING YOUR LOAN**

For more information on this program or other programs offered throughout the state of Minnesota contact 612.335.5884, email loaninfo@mncee.org or visit www.mnlendingcenter.org.

*APR is based on $10,000 for 60 months. Closing costs apply.

Printed on 100% recycled paper, 01/14
## Eligible Energy Improvements

<table>
<thead>
<tr>
<th><strong>Heating Systems</strong></th>
<th>Natural gas or propane furnace AFUE ≥ 95, oil furnace, gas, propane or oil hot water boiler AFUE ≥ 90</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Central A/C</strong></td>
<td>Split systems; SEER ≥ 16 – EER ≥ 13; Package systems: SEER ≥ 14 – EER ≥ 12</td>
</tr>
<tr>
<td><strong>Light Fixtures</strong></td>
<td>Fixtures must meet Energy Star requirements.</td>
</tr>
<tr>
<td><strong>Window Replacement</strong></td>
<td>Windows must be Energy Star qualified under Federal guidelines.</td>
</tr>
<tr>
<td><strong>Exterior Doors</strong></td>
<td>Exterior doors must have a U-factor and SHGC of 0.30 or less.</td>
</tr>
<tr>
<td><strong>Attic Air Sealing</strong></td>
<td>Testing the air tightness of a home using a calibrated door will measure the quantity of air leakage and air sealing effectiveness. Attic air sealing is a prerequisite for wall/attic insulation loan eligibility.</td>
</tr>
<tr>
<td><strong>Attic Insulation</strong></td>
<td>Attic insulation must be combined with attic air sealing for loan eligibility. Final R-Value ≥ R-44</td>
</tr>
<tr>
<td><strong>Wall Insulation</strong></td>
<td>All external wall cavities must be filled with insulation. Loan eligibility is conditioned on attic air sealing being performed.</td>
</tr>
<tr>
<td><strong>Water Heater</strong></td>
<td>Atmospherically vented and orphaned water heaters (when currently existing or if orphan is created due to furnace replacement) are eligible for replacement with a power vented or direct vented high efficiency storage or demand unit. Gas storage units ≥ 0.62 EF Gas tankless units ≥ 0.82 EF w/ 2.5 gpm @77°F rise</td>
</tr>
</tbody>
</table>
UNSECURED LOAN PROGRAM

The Unsecured Loan program is a statewide program that was established to encourage and support the preservation of existing housing.

UNSECURED HOME IMPROVEMENT PROGRAM FEATURES

- 6.99% fixed rate (6.99% Annual Percentage Rate)
- Terms up to 120 months
- $15,000 maximum loan amount
- Income limits apply
- 1-4 unit owner-occupied, primary residence
- This loan is NOT secured by a mortgage on your property

ELIGIBLE IMPROVEMENTS

Most interior and exterior improvements are eligible as well as accessibility improvements.

UNSECURED HOME ENERGY PROGRAM FEATURES

- 4.99% fixed rate (4.99% Annual Percentage Rate)
- Terms up to 120 months
- $15,000 maximum loan amount
- No maximum income limit
- Single-family owner-occupied, primary residence
- This loan is NOT secured by a mortgage on your property

ELIGIBLE IMPROVEMENTS

Eligible improvements include insulation, air sealing, heating, cooling, windows, water heaters and more.

* Program offered through the MHFA and the MN Department of Commerce.

IMPROVEMENTS MAY NOT BEGIN PRIOR TO CLOSING YOUR LOAN

For more information on this program or other programs offered throughout the state of Minnesota contact 612.335.5884, email loaninfo@mncee.org or visit www.mnlendingcenter.org.

The current loan terms and conditions stated, including interest rates, do not constitute a commitment to lend or an offer to enter into an agreement, and such an offer may only be made pursuant to Minnesota Statutes, Section 47.206(3) and (4).
# Ground/Air Source Heat Pump
## Financing Options

### CEE Funded Programs

<table>
<thead>
<tr>
<th></th>
<th>GSHP Program</th>
<th>GRE Interest Subsidy</th>
<th>Home Improvement</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Loan Amount</strong></td>
<td>Min: $1,000</td>
<td>Min: $1,000</td>
<td>Min: $1,000</td>
</tr>
<tr>
<td></td>
<td>Max: $20,000</td>
<td>Max: $25,000</td>
<td>Max: $20,000</td>
</tr>
<tr>
<td><strong>Interest Rate</strong></td>
<td>4.99%</td>
<td>0% (to $7500/5yrs)</td>
<td>5.99%</td>
</tr>
<tr>
<td></td>
<td>OR 2.99%</td>
<td>OR 2.99%</td>
<td></td>
</tr>
<tr>
<td><strong>Max Term</strong></td>
<td>10 years</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Max CLTV</strong></td>
<td>100%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Utility Rebate Eligible</strong></td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

- Eligible Properties: 1-unit, Owner Occupied, <80 acres
- Applicants must be a member in a participating GRE Co-Op

### MN Housing Funded Programs

<table>
<thead>
<tr>
<th></th>
<th>Fix Up Secured</th>
<th>Fix Up Un-Secured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Loan Amount</strong></td>
<td>Min: $2,000</td>
<td>Min: $2,000</td>
</tr>
<tr>
<td></td>
<td>Max: $50,000</td>
<td>Max: $15,000</td>
</tr>
<tr>
<td><strong>Interest Rate</strong></td>
<td>5.99%</td>
<td>6.99%</td>
</tr>
<tr>
<td><strong>Max Term</strong></td>
<td>20 years</td>
<td>10 years (3-year minimum)</td>
</tr>
<tr>
<td><strong>Max CLTV</strong></td>
<td>110%</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Minimum Credit Score</strong></td>
<td>620</td>
<td>680</td>
</tr>
<tr>
<td><strong>Utility Rebate Eligible</strong></td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

- Eligible Properties: 1-4 Unit, Owner Occupied, <80-acres

### Additional Information
- Max loan amount is determined by:
  - Project Bid (-) Manufacturer and Utility Rebates
- www.mnlendingcenter.org
- 612-335-5884
- Program Summary, effective 5/1/14
- Subject to change at any time without advance notice
- Additional terms and restrictions may apply

### Notes
- Household Income < $96,500
- Projects must be permanent improvements that improve the basic livability or energy efficiency of the property

---

Max loan amount is determined by:
- Project Bid (-) Manufacturer and Utility Rebates

www.mnlendingcenter.org
- 612-335-5884
- Program Summary, effective 5/1/14
- Subject to change at any time without advance notice
- Additional terms and restrictions may apply

---

1% Origination + closing costs (credit report, flood cert, title check, recording, MRT, conservation fee); paid at closing; cannot be financed.

- GSHP must be Energy Star Tier 1
- ASHP must be Energy Star qualified
- Heat Pump Water Heaters must be Energy Star qualified
- AHRI certificates are required for all projects

Projects must be permanent improvements that improve the basic livability or energy efficiency of the property

Projects must be permanent improvements that improve the basic livability or energy efficiency of the property

---

Borrower Paid Fees

- 1% Origination (may be financed into the loan amount) + closing costs (credit report, flood cert, title check, recording, MRT, conservation fee); paid at closing; cannot be financed.

- None

---

- Secured
- Yes

- No

- Yes

- No
GEOTHERMAL FINANCING FOR YOUR HOME

The Lending Center at the Center for Energy and Environment (CEE) offers low interest loans for Minnesota homeowners who choose ground or air source heat pumps to heat and cool their homes.

PROGRAM FEATURES:
- 4.99% fixed rate (5.031% Annual Percentage Rate*)
- Terms up to 10 years
- $20,000 maximum loan amount (after all utility and manufactures rebates)
- Available for installation at single family, primary residences

ELIGIBLE IMPROVEMENTS:
- Ground source heat pumps must meet or exceed Energy Star 1 efficiency requirements
- Heat Pump Water heaters and Air Source heat pumps must be Energy Star qualified

IMPROVEMENTS MAY NOT BEGIN PRIOR TO CLOSING YOUR LOAN

READY TO GET STARTED? NEED MORE INFORMATION? CALL US TODAY!

612.335.5884 or 855.296.5626 or visit us online at www.mnlendingcenter.org

*LendingCenter
Center for Energy and Environment
www.mnlendingcenter.org

The current loan terms and conditions stated, including interest rates, do not constitute a commitment to lend or an offer to enter into an agreement, and such an offer may only be made pursuant to Minnesota Statutes, Section 47.206(3) and (4).

*APR is based on $10,000 for 60 months. Closing Costs Apply.
Printed on 100% recycled paper, 01/14
## Solar-PV Financing Options

### CEE Programs: No Income Limits

<table>
<thead>
<tr>
<th></th>
<th>CEE- Energy (Secured)</th>
<th>CEE- Energy (Unsecured)</th>
<th>Home Improvement</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Loan Amount</strong></td>
<td>Min: $1,000 Max: $20,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Interest Rate/APR</strong></td>
<td>4.99%/5.219%</td>
<td>6.99%/6.99%</td>
<td>5.99%/6.224%</td>
</tr>
<tr>
<td><strong>Max Term</strong></td>
<td>10 years</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Max CLTV</strong></td>
<td>100%</td>
<td>Not Applicable</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Eligible Properties</strong></td>
<td>1-unit, Owner Occupied, &lt;80 acres</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Secured</strong></td>
<td>Yes-mortgage</td>
<td>No</td>
<td>Yes-mortgage</td>
</tr>
<tr>
<td><strong>Credit Score</strong></td>
<td>No minimum score, however borrower must be current on all payments and no mortgage lates in the past 12 months</td>
<td>Minimum 620</td>
<td>No minimum score, however borrower must be current on all payments and no mortgage lates in the past 12 months</td>
</tr>
<tr>
<td><strong>Borrower Paid Fees</strong></td>
<td>Closing costs (credit report, flood cert, title check, recording, MRT, conservation fee); paid at closing; cannot be financed.</td>
<td>None</td>
<td>1% Origination + closing costs (credit report, flood cert, title check, recording, MRT, conservation fee); paid at closing; cannot be financed.</td>
</tr>
</tbody>
</table>
| **Project Requirements** | - Max System size: 10kW  
- Modules and Inverters on UL list  
- Sited to produce at least 80% of systems total max output, evidenced by shading analysis and site photos  
- Licensed contractor  
- System can cover home and attached garage | Projects must be permanent improvements that improve the basic livability or energy efficiency of the property | |

### MN Housing: $96,500 Household Income Limit

<table>
<thead>
<tr>
<th></th>
<th>Fix Up Secured</th>
<th>Fix Up Un-Secured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Loan Amount</strong></td>
<td>Min: $2,000</td>
<td>Min: $2,000</td>
</tr>
<tr>
<td></td>
<td>Max: $50,000</td>
<td>Max: $15,000</td>
</tr>
<tr>
<td><strong>Interest Rate</strong></td>
<td>5.99%/6.224%</td>
<td>6.99%/6.99%</td>
</tr>
<tr>
<td><strong>Max Term</strong></td>
<td>20 years (1-year minimum)</td>
<td>10 years (3-year minimum)</td>
</tr>
<tr>
<td><strong>Max CLTV</strong></td>
<td>110%</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Minimum Credit Score</strong></td>
<td>620</td>
<td>680</td>
</tr>
<tr>
<td><strong>Eligible Properties</strong></td>
<td>1-4 Unit, Owner Occupied, &lt;80-acres</td>
<td></td>
</tr>
<tr>
<td><strong>Secured</strong></td>
<td>Yes-mortgage</td>
<td>No</td>
</tr>
<tr>
<td><strong>Borrower Paid Fees</strong></td>
<td>1% Origination (may be financed into the loan amount) + closing costs (credit report, flood cert, title check, recording, MRT, conservation fee); paid at closing; cannot be financed.</td>
<td>None</td>
</tr>
</tbody>
</table>

Program Summary, effective 11/14/14  APR based on $20,000 for 10-years at the stated rate. Subject to change at any time without advance notice. Additional terms and restrictions may apply.