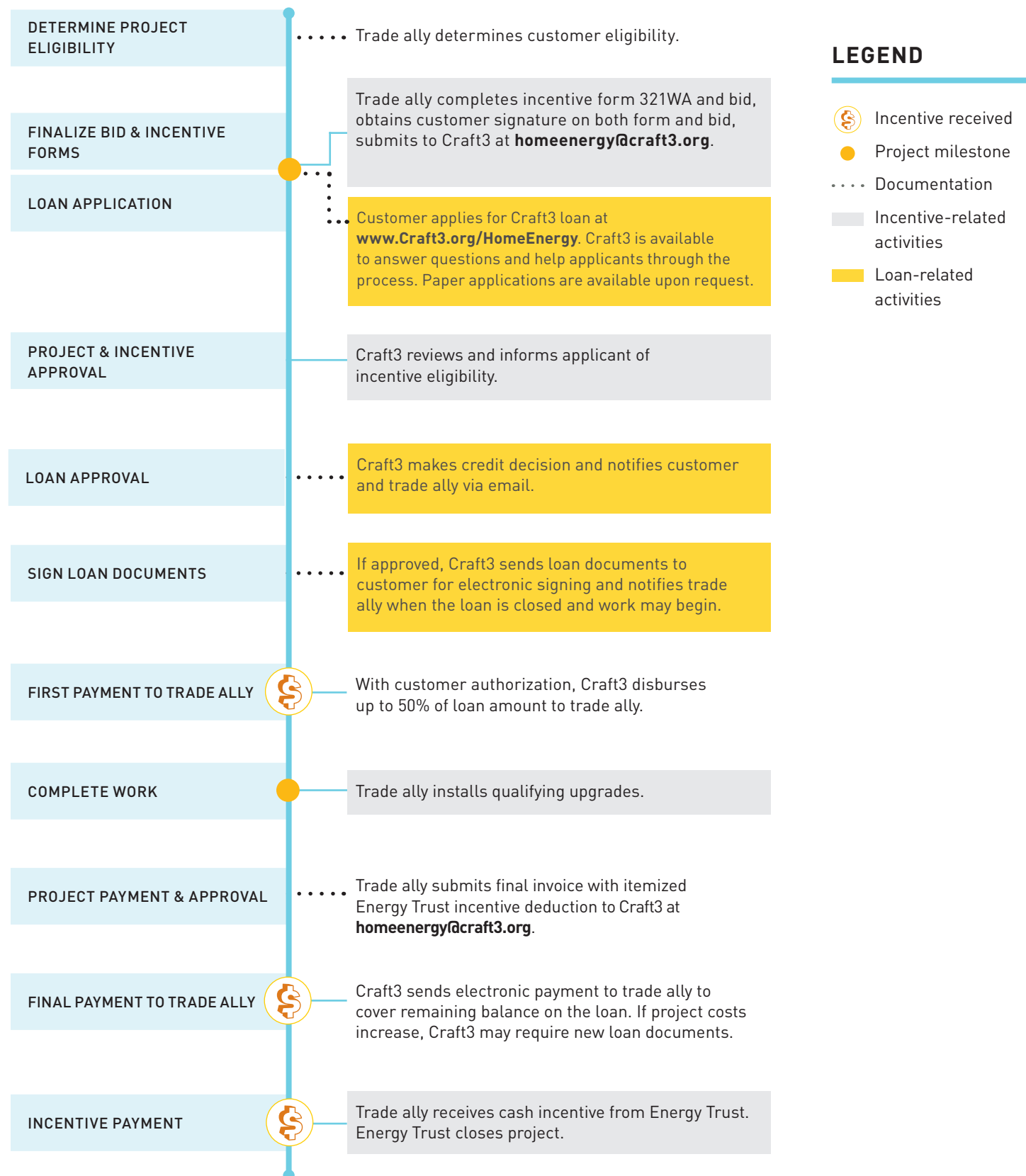


NW NATURAL WASHINGTON ON-BILL LOAN REPAYMENT WORKFLOW

SERVING CUSTOMERS OF NW NATURAL IN SW WASHINGTON



Install energy-saving upgrades for your customers with easy, affordable financing from Craft3

How does On-Bill Loan Repayment benefit my customers?

With no out-of-pocket expenses and low monthly payments, Craft3 loans are designed to make energy efficiency more attainable. Your customers may be eligible even with less-than-perfect credit, as these loans use flexible credit criteria based on a customer's utility payment history. With On-Bill Loan Repayment, loan payments are included as a line item on the utility statement, so customers don't have to worry about extra bills to pay.

How can I help customers through the loan process?

Encourage your customers to apply for a Craft3 loan at the same time you submit their incentive application and supporting documentation to Craft3. Online applications receive a quicker decision, but paper applications are available upon request. Loan applications can be completed online at www.Craft3.org/HomeEnergy. Craft3 accepts electronic signatures on all loan documents for faster processing.

When will customers start seeing loan payments on their utility bills?

Customers can expect to begin loan payments one to two bill cycles after funds are distributed to trade allies.

What happens if a customer sells their house?

Craft3 borrowers typically pay off their loans in the home refinance or sale process but have other options. Refinancing options include subordinating the loan to the new lender. In a home sale, they may transfer the loan to the next homeowner with Craft3 approval (fees may apply). Craft3 can support borrowers through this process. Contact Craft3 with any questions.

Project eligibility is determined by Energy Trust of Oregon. Loan terms are available for owner-occupied single-family homes only. Not all applicants will qualify. Craft3 is an equal opportunity lender, NMLS ID# 390159. Visit www.Craft3.org/HomeEnergy for loan terms, to learn more or to apply online.

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