DETERMINE PROJECT ELIGIBILITY

Trade ally determines customer eligibility.

FINALIZE BID & INCENTIVE FORMS

Trade ally completes incentive form 321MIT and bid, obtains customer signature on both form and bid, submits to Craft3 at homeenergy@craft3.org.

PROJECT & INCENTIVE APPROVAL

Customer applies for Craft3 loan at www.Craft3.org/HomeEnergy. Craft3 is available to answer questions and help applicants through the process. Paper applications are available upon request.

LOAN APPLICATION

Craft3 reviews and informs applicant of incentive eligibility.

SIGN LOAN DOCUMENTS

Craft3 makes credit decision and notifies customer and trade ally via email.

FIRST PAYMENT TO TRADE ALLY

If approved, Craft3 sends loan documents to customer for electronic signing and notifies trade ally when the loan is closed and work may begin.

COMPLETE WORK

With customer authorization, Craft3 disburses up to 50 percent of loan amount to trade ally.

PROJECT PAYMENT & APPROVAL

Trade ally installs qualifying upgrades.

FINAL PAYMENT TO TRADE ALLY

Trade ally submits customer-signed final invoice with product serial number and contractor-signed Craft3 Invoice Summary to Craft3 at homeenergy@craft3.org.

INCENTIVE PAYMENT

Craft3 sends electronic payment to trade ally to cover remaining balance on the loan. If project costs increase, Craft3 may require new loan documents.

INCENTIVE PAYMENT

Trade ally receives cash incentive from Energy Trust. Energy Trust closes project.

LEGEND

- Incentive received
- Project milestone
- Documentation
- Incentive-related activities
- Loan-related activities

SAVINGS WITHIN REACH
ON-BILL REPAYMENT WORKFLOW

Energy Trust of Oregon
Install energy-saving upgrades for your customers with easy, affordable financing from Craft3

How does On-Bill 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 if they have less than perfect credit, as these loans use flexible credit criteria based on a customer’s utility payment history. With On-Bill 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 quicker approval, 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 there are 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.

<table>
<thead>
<tr>
<th>LOAN TERMS</th>
<th>Loan Amount</th>
<th>APR</th>
<th>Term</th>
<th>Loan and Recording Fees</th>
<th>Repayment Method</th>
<th>Example Payment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Amount</td>
<td>Up to $2,000</td>
<td>$2,001–$7,500</td>
<td>Up to 5 years</td>
<td>Up to 10 years</td>
<td>Home heating bill</td>
<td>$5,000 loan at 6.49% APR</td>
</tr>
<tr>
<td>APR</td>
<td>6.49%</td>
<td>6.49%</td>
<td></td>
<td></td>
<td>Home heating bill</td>
<td>120 payments of $56.75/month</td>
</tr>
</tbody>
</table>

Savings: Within Reach On-Bill Repayment is available to residential customers of Portland General Electric, NW Natural and Pacific Power. Project eligibility is determined by Energy Trust of Oregon. Loan terms are available for owner-occupied single-family homes only. Manufactured homes with land ownership are eligible. Program availability, terms and conditions are current as of 1/1/19 and are subject to change without notice. Not all applicants will qualify. Craft3 is an equal opportunity lender, NMLS ID#390159. Visit www.Craft3.org/HomeEnergy to learn more or to apply online.

Energy Trust of Oregon
421 SW Oak St., Suite 300, Portland, OR 97204
1.866.368.7878
energytrust.org

Energy Trust of Oregon is an independent nonprofit organization dedicated to helping utility customers benefit from saving energy and generating renewable power. Our services, cash incentives and energy solutions have helped participating customers of Portland General Electric, Pacific Power, NW Natural, Cascade Natural Gas and Avista save on energy bills. Our work helps keep energy costs as low as possible, creates jobs and builds a sustainable energy future. Printed on recycled paper that contains post-consumer waste. 1/19