# smart-e loan



# Become a Smart-E Contractor

#### Everyone should have access to the benefits of clean energy.

That's why Energy Trust of Oregon has teamed up with Inclusive Prosperity Capital to offer Smart-E Loans. As an Energy Trust solar trade ally, you can use the Smart-E Loan platform to help make clean energy improvements more affordable for homeowners.

With a Smart-E Loan, your customers can easily generate clean energy and make their homes energy resilient by financing solar, battery storage, EV chargers and enabling repairs or upgrades (up to 25% of the loan) in one loan.

When you become a Smart-E Loan contractor, you are partnering with Inclusive Prosperity Capital – a national leader in the clean energy movement – and a network of local lenders. Your customers get access to flexible low-interest financing, providing you with another way to get paid for your work.

## Offer your customers flexible financing

- Available to homeowners with FICO scores as low as 580+
- Loan amounts range from \$500 up to \$50,000 and terms up to 20 years
- Low-interest financing with flexible terms and debt-to-income ratios up to 50%
- 100% financing available, including project deposit funds
- Credit-challenged homeowners are eligible to apply

#### Program designed to meet your needs

- Receive predictable, direct milestone payments after loan closing and project completion
- Coordinate with Energy Trust, Smart-E and local lender staff through an easy-to-use online portal to follow your project every step of the way and know when funds have been disbursed
- Low cost to participate
- Fast turn-around times for approvals and loan funding

- Need help on a project? Speak directly with a person through a quick call
- Use Smart-E to increase the scope and size of your projects
- Focus on your installation let the lenders focus on the financing!

## Add another payment option to your proposals by:

- Completing an application
- Attending a training webinar to understand the Smart-E process. (Check the Energy Trust Insider newsletter for dates and times).
- Building a relationship with our local lending partners

#### Close more projects with the tools you need to excel:

- Access to turnkey marketing materials, including sell sheets and more
- A listing as a Smart-E participating contractor on the Energy Trust website
- A dedicated team supporting the Smart-E program
- Periodic campaigns with promotional rates at no cost to you

#### **Get started!**

insider.energytrust.org/smart-e-loan | 1-877-777-4018 | smart-e@energytrust.org



Energy Trust of Oregon is an independent nonprofit organization dedicated to helping communities thrive through clean, affordable energy for all. We offer services and cash incentives to help more than 2 million customers of Portland General Electric, Pacific Power, NW Natural, Cascade Natural Gas and Avista in Oregon and Southwest Washington save energy and generate clean power. Together, we are advancing a clean energy future that builds resilience, promotes equity and supports economic vitality.

Inclusive Prosperity Capital, Inc. is a non-profit clean energy financing organization offering flexible financing and underwriting solutions to the market. Loan under the Smart-E platform are made by registered lenders and NOT by Energy Trust of Oregon, Inclusive Prosperity Capital, Inc., or any of their affiliates. All information contained herein is for informational purposes only and, while every effort has been made to ensure accuracy, no guarantee is expressed or implied. Any programs shown do not demonstrate all options or pricing structures. Rates, terms, programs and underwriting policies are subject to change without notice. This is not an offer to extend credit or a commitment to lend. All loans subject to underwriting approval. Restrictions may apply.