



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!

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