

# smart-e loan

No money down, long-term,  
low interest clean energy  
financing for your home



1-855-4SMARTE  
(1-855-476-2783)

[inclusiveprosperitycapital.org/smart-e-loan](http://inclusiveprosperitycapital.org/smart-e-loan)

## Get Flexible Financing with a Smart-E Loan

A Smart-E Loan offers no money down, low-interest financing to help you upgrade your home's energy performance— and save money! Over 40 home improvement projects that reduce energy use and lower utility bill costs may qualify.

APR\* as low as 5.49%

Easy to apply

No money down

Long-term, low interest financing



Our new boiler conversion took four days to install and is 96% efficient. We're getting the most for our money thanks to a Smart-E loan."

– Steve Kennedy

## Energy Efficient Upgrades



### Heat Pump

Reduce energy costs while heating and cooling your home.



### Solar PV

Enjoy electricity savings straight from the sun! Increasingly affordable costs plus state and federal incentives make it the perfect time to go solar.



### Heating & Cooling

Save money and be more comfortable by upgrading to high efficiency heating and cooling equipment.



### Insulation

Insulating your home and sealing air leaks are the simplest and most cost-effective ways to save on heating and cooling costs.



### Geothermal

The Earth's energy helps heat and cool your home - and save! - when you switch to a geothermal system.



### Windows

Save money on heating and cooling costs by installing energy-saving low U-Factor windows.



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## Get started today!



**INCLUSIVE**  
PROSPERITY CAPITAL™

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**info@inclusiveteam.org**

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## Long-Term Financing

Whether you're looking to improve the comfort of your home, lower energy costs, or increase your home's value, a Smart-E Loan makes it easy. Standard terms for single upgrades include no money down, fixed rates, and no pre-payment penalties.

| Loan Term**   | 5 years      | 7 years      | 10 years     | 12-20 years  |
|---|--------------|--------------|--------------|--------------|
| <b>Maximum Rate (APR)*</b><br><i>varies by lender</i> | <b>6.49%</b> | <b>6.99%</b> | <b>6.99%</b> | <b>7.49%</b> |

*\* All rates herein are expressed as an Annual Percentage Rate (APR). A \$20,000 loan at 6.99% for 12 years will have a monthly payment of \$205.57.*

*\*\* 15 and 20 year terms available. Lender participation varies. Offered rates, terms, programs, and underwriting policies are subject to change without notice.*

## Loan Size & Qualification

1. Loans of \$500-\$50,000
2. 1-4 unit, owner-occupied residential properties
3. Flexible credit scores accepted

A list of eligible contractors and improvements are available at:

**[inclusiveprosperitycapital.org/smart-e-loan-az](https://inclusiveprosperitycapital.org/smart-e-loan-az)**



The loan process was straight forward and quick. Our electric bill went from an average of \$300 a month, to just about \$30 a month.”

– **Bill Hart**

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