# FINANCING OPTIONS for ENERGY SMART COUNTY RESIDENTS

EAGLE: 970.328.8777 • GUNNISON: 970.641.7682 • PITKN: 970.925.9775

<table>
<thead>
<tr>
<th>LOAN PRODUCT</th>
<th>BORROWER ELIGIBILITY</th>
<th>LOAN LIMITS</th>
<th>TERMS</th>
<th>PROGRAM BENEFITS &amp; INTEREST RATES</th>
<th>LENDER(S) / CONTACT INFO</th>
</tr>
</thead>
</table>
| **ENERGYSMART PREMIER LOAN UNSECURED** | • Eagle/Gunnison/Pitkin County Property  
• U.S. Bank customer  
• FICO 680 (min.)  
• DTI 40% (max.) | $3,000 to $25,000 | 5 Years | 7.49% to 8.49% | U.S. BANK / Applicants can apply 24/7 through web and phone channels and during normal business hours in any U.S. Bank branch location. www.usbank.com |
| **ENERGYSMART HOME EQUITY INSTALLMENT LOAN** | • Eagle/Gunnison/Pitkin County Property  
• U.S. Bank customer  
• FICO 680 (min.)  
• DTI 45% (max.)  
• LTV 90% (max.) | $10,000 to $750,000 | 20 Years < $30,000 30 Years > $30,000 | 4.99% | U.S. BANK / Applicants can apply 24/7 through web and phone channels and during normal business hours in any U.S. Bank branch location. |
| **POWERSAVER LOAN** | • FICO 660 (min.)  
• DTI 45% (max.)  
• LTV 100% (max.)  
• BPI / RESNET energy audit required  
• Eligible improvements defined by FHA and DOE | TBD (Expect $10,000 to $25,000) | Efficiency: 15 Years Renewables: 20 Years | TBD (Expect 7% to 9%) | BANK OF COLORADO / Stephen Ponce-Pore: (970) 679-7454  
BANK AT BROADMOOR / Pat Sullivan: (719) 633-2695 |
| **ENERGY STAR MORTGAGE** | • Purchasing new Energy Star rated home, or  
• Purchasing or refinancing a home with 20% energy saving potential  
• Energy Star rating or energy audit required  
• 90 days to complete work | Go to https://entp.hud.gov/idapp/html/hicostlook.cfm to find FHA loan limits in your area | Program pays 1 Discount Point (up to $5,000) to buy down interest rate | BANK OF COLORADO / Stephen Ponce-Pore: (970) 679-7454  
WELLS FARGO / Valerie Copenhaver: (970) 946-3058 - For New Construction Only  
| **FHA HOME IMPROVEMENT LOAN 203K / 203KS** | • Financing the cost of home improvements or repairs as part of a new home purchase or refinancing loan.  
• Energy audit required for efficiency projects  
• Qualifying scores and ratios determined by automated underwriting  
• LTV 110% (max.) after rehabilitation  
• 180 days to complete work | 203K : See FHA loan limits noted above.  
203KS (Streamlined) : Up to $35,000 | 30 Years | Borrower financing may exceed purchase price by amount of energy upgrades and other improvements (may be combined with Energy Efficient Mortgage below) | Find Colorado lenders with 203K experience: http://www.hud.gov/lm/code/fslscrit.cfm |
| **ENERGY EFFICIENT MORTGAGE** | • Financing cost-effective home energy efficiency projects | Up to $8,000 and < 5% of Home Value | 30 Years | Borrower financing may exceed purchase price by amount of energy upgrades (may be combined with 203K Loan above) | Contact any FHA- or VA-approved lender. |
| **USDA RURAL HOUSING LOAN (SECTION 502)** | • Max. income 115% of AMI  
• FICO 640 (min.)  
• DTI 45% (max.)  
• PITH 29% (max) (i.e., Housing-related debt)  
• 41% Total (max) Debt Ratio (i.e., housing plus other long term debt)  
• LTV 103.5% (max.) | No limit. | 30 Years | Low interest rate No down payment No monthly PMI | Any USDA participating lender  
Rocky Mountain Mortgage Specialists / David Marsh: (303) 773-6106 |
| **SOURCE GAS** | • Source Gas customers  
• Natural gas appliance replacements | Depends on scope of work 3 to 6 years 90 days - Same as cash | High Efficiency Models: 8%  
Standard Efficiency Models: 18% |  | Source Gas Local Offices: Glenwood Springs: (970) 928-0401  
Montrose: (970) 249-3494 |

DTI: Debt to Income Ratio  
LTV: Loan to Value Ratio  
FHA: Federal Housing Administration  
VA: Veterans Affairs  
DOE: US Dept. of Energy  
SVR: Savings to Investment Ratio  
AMI: Area Median Income  
PITI: Principal, Interest, Taxes, Insurance  
PMI: Private Mortgage Insurance