

CLEAN ENERGY WORKS OREGON

- 2009 pilot project with help from the City of Portland, OR. Known as Clean Energy Works Portland – Craft3 on Bill product introduced
- 2010 Began work to expand and became Clean Energy Works Oregon
- 2011 added 3 additional lenders available in 4 areas of the state – SOFCU, Pacific Crest, Umpqua Bank (unsubsidized)



APPLY IF YOU LIVE IN:

- Portland Metro
- Southern Oregon
- South-Central Oregon
- Central Oregon
- Hood River
- Coming Soon
 - Mid Willamette Valley
 - Northern Oregon Coast



LENDER SELECTION

- Each lender has two products to offer based on loan balance rates as low as 5.25% (On-Bill available in Portland Market)
- Secured and Unsecured options available (utilize UCC-1A on unsecured products)
- Over \$15MM in loans program to date
- Launched Lender Selection in January for Portland market
- Introducing Cash and Partial Cash by late summer

STEP A. Choose a Loan B. Loan Application C. Loan Documents

STATUS Congratulations, you've signed your bid! Your Instant Rebates are waiting for you.

NEXT STEPS

It's time to select the right loan for your Home Energy Remodel. Choose from the options below.

Detailed comparison >

<p>CRAFT</p> <p>Secured Loan up to \$30,000</p> <p>Ideal for: Homeowners that want a longer term in order to minimize monthly payment and the convenience of repayment through your heating utility bill.</p> <p>Rate and APR As low as 5.99%</p> <p>Term Up to 20 years (240 months)</p> <p>VIEW DETAILS</p> <p>SELECT THIS LOAN</p>	<p>UMPQUA BANK</p> <p>Unsecured loan \$5,001 to \$20,000</p> <p>Ideal for: Larger projects or projects that include non-energy related upgrades (up to 49% the project cost).</p> <p>Rate and APR As low as 6.25% Rate fixed for term of loan</p> <p>Term Up to 10 years (120 months)</p> <p>VIEW DETAILS</p> <p>SELECT THIS LOAN</p>
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WHAT TO EXPECT

No Hassle Financing

Look forward to a simple, convenient loan process. No research. No guesswork. No hassles! We've lined up all the details for you. [Financing Steps >>](#)

Loan Calculator What can you afford?

Your Team

Project Docs (2)

Master Schedule

Your To-Do List

SHARE YOUR PROJECT

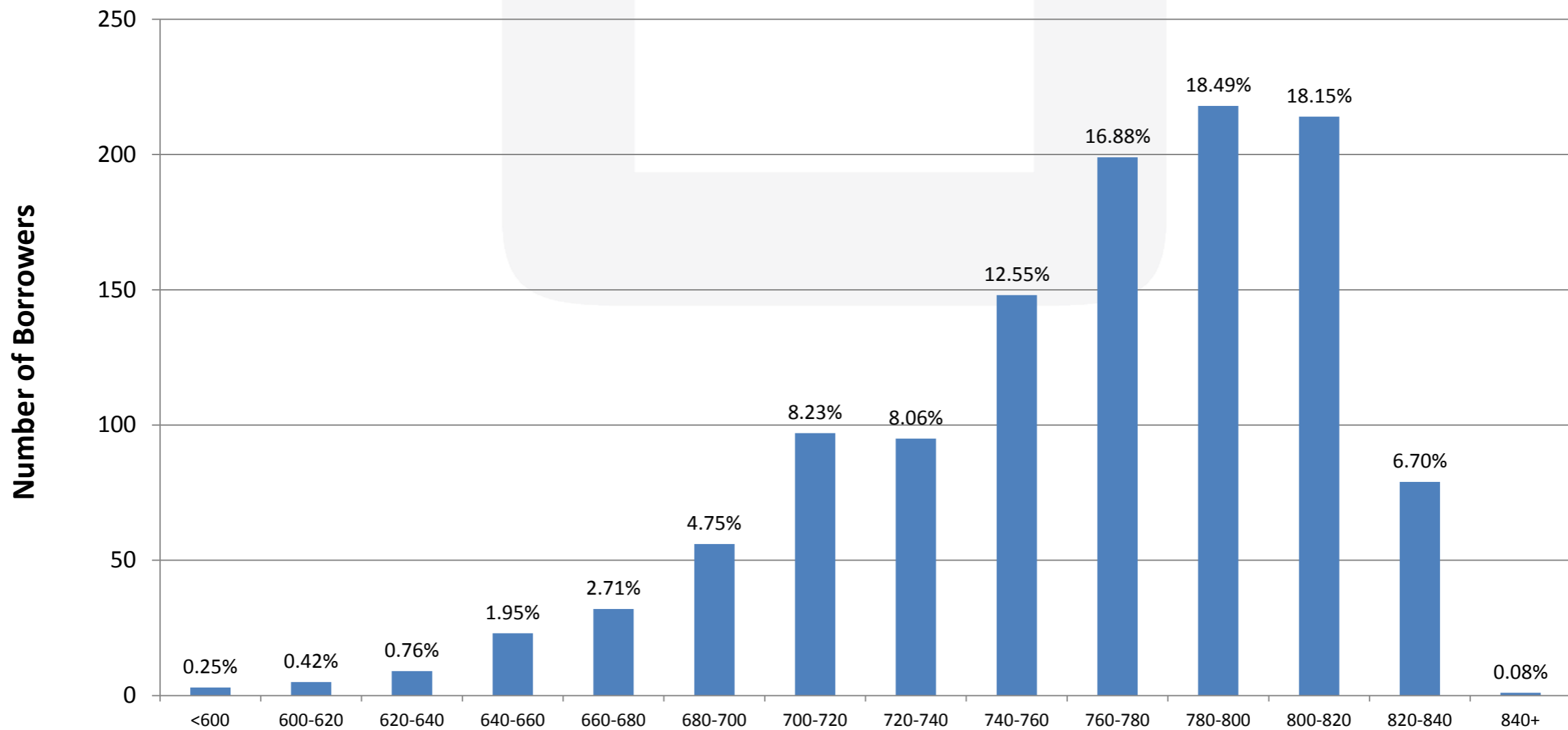
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OVER 89% OF 1,179 BORROWERS HAVE A 700+ CREDIT SCORE

Credit Score Distribution



PROGRAM ALLIES



More Lenders Coming
Fall of 2012



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