

Financing Programs*	MD DHCD Be SMART Home Complete	MD DHCD Be SMART Home ENERGY STAR	MEA/MCEC Maryland Home Energy Loan Program (Entire Home Package)	MEA/MCEC Maryland Home Energy Loan Program (Single Improvement)	Sandy Spring Bank
Loan Amount	Up to \$15,000	Up to \$15,000	\$2,500 to \$20,000	\$2,500 to \$20,000	\$1,000 to \$10,000 (greater on a case-by-case basis)
Interest Rate (no points, fees, or closing costs)	4.99%	6.99%	6.99%	9.99%	4% up to 36 months 4.5% up to 48 months
Lien	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured
Term	3, 5 or 10 years	3, 5 or 10 years	Up to 10 years; amortized over loan term	Up to 10 years; amortized over loan term	Up to 4 years; amortized over loan term
Credit Requirements	640 or > credit score; debt-to-income ratio up to 50%	640 or > credit score; debt-to-income ratio up to 50%	620 or > credit score; debt-to-income ratio up to 60%; no bankruptcies or foreclosures within 7 years	620 or > credit score; debt-to-income ratio up to 60%; no bankruptcies or foreclosures within 7 years	(Inquire through SSB Contact)
Eligible Improvements	Any energy efficiency improvement recommended by energy evaluation, including: air sealing, attic/floor/wall insulation, hot water system improvements, furnace maintenance or replacement, lighting retrofit, and appliance replacement	ENERGY STAR appliance upgrades and energy efficient heating & cooling systems, ventilating fans, programmable thermostats, ceiling fans, insulation, windows and doors	Energy efficiency improvements recommended by energy evaluation (except windows and doors); must include insulation and duct sealing (if applicable)	Any qualifying ENERGY STAR improvement, replacement or repair, including: central AC system, furnace, water heater, boiler, air source heat pump, programmable thermostat, ceiling fan, ventilating fan	Any energy efficiency improvements recommended by energy evaluation
Eligible Borrower	MD homeowner improving primary residence	MD homeowner improving primary residence	MD homeowner improving primary residence	MD homeowner improving primary residence	STEP homeowner
Eligible Energy Evaluator	Be SMART Eligible Contractor	Evaluation not required	Lender-approved MD Home Performance with ENERGY STAR Participating Contractor ("MHP PC")	Evaluation not required	Pepco HPwES Participating Contractor or Be SMART Eligible Contractor
Eligible Contractor	Be SMART Eligible Contractor	Be SMART Eligible Contractor	Lender-approved MHP PC	Lender-approved contractor	Pepco HPwES Participating Contractor or Be SMART Eligible Contractor
Contact Information	<a href="http://www.mdhousing.org/Website/programs/BeSmart/Home.aspx">http://www.mdhousing.org/Website/programs/BeSmart/Home.aspx</a>	<a href="http://www.mdhousing.org/Website/programs/BeSmart/Home.aspx">http://www.mdhousing.org/Website/programs/BeSmart/Home.aspx</a>	<a href="http://mcecloans.com">http://mcecloans.com</a>	<a href="http://mcecloans.com">http://mcecloans.com</a>	Sharon Gibson, Laurel Lakes Office, 301.744.6400 x6521 <a href="mailto:sgibson@sandyspringbank.com">sgibson@sandyspringbank.com</a>

\* Other terms apply with respect to these financing programs. Contact the specific program for details. Note that other financing options are available, including a home equity loan or line of credit, and personal savings. The total cost of utilizing a home equity loan/line or personal savings is likely to be less than any of the financing programs listed.