



Fixed Rate Loan Program

Loan Amount	Rate	Payment Factor						Residual Factor		
		36/36	48/48	60/60	60/120	60/144	60/180	60/120	60/144	60/180
\$1,000 - \$2,499	11.99%	0.033210	0.026329	0.022239	0.014341	0.013128		0.651304	0.751347	
\$2,500 - \$4,999	9.99%	0.032262	0.025358	0.021242	0.013210	0.011945		0.627033	0.725743	
\$5,000 - \$9,999	8.99%	0.031795	0.024880	0.020754	0.012662	0.011375	0.010137	0.614693	0.712502	0.806549
\$10,000 - \$50,000	7.99%	0.031332	0.024408	0.020272	0.012127	0.010819	0.009551	0.602232	0.698987	0.792774

No Interest – Equal Payments Program

No Interest - Equal Payments Program			
Loan Term / Amortization	Loan Amount	Payment Factor	Dealer Cost
12 / 12 Months	\$1,000 - \$50,000	0.083333	5.99%
24 / 24 Months	\$1,000 - \$50,000	0.041667	9.99%
36 / 36 Months	\$1,000 - \$50,000	0.027778	13.99%
48 / 48 Months	\$1,000 - \$50,000	0.020833	19.99%
60 / 60 Month	\$1,000 - \$50,000	0.016667	24.99%

Deferral Program

Deferral Program		
	Dealer Cost	
Loan Amount	3 MOS	6 MOS
\$1,000 - \$50,000	2.00%	4.50%
Dealer Admin Fee (Applicable to All Loans)		
Loan Amount	Flat Fee	
\$1,000 - \$9,999	\$50	
\$10,000 - \$50,000	\$100	

Program Specifics:

- All loans are completely open – there are no penalties for early repayment
- Approvals are valid for 90-days or 180-days for windows and doors
- 180-month amortization available on loans over \$5,000
- Interest rate buy-downs
- Main applicant must be a registered owner on the property of the installation site
- Co-applicants (immediate family) are NOT required to be a registered owner but should be a resident
- Valid identification required on all applications
- Proof of income required on deals \$20,000+
- Notice of security interest on deals \$15,000+
- Rental programs available
- Enbridge payment option available at a dealer cost of 2% of the financed amount
- Residential opportunity is the sole focus of this program

Key Contacts:

- For credit approvals or to upload loan documents please visit <https://beta.ecohomefinancial.com/ecohome>
- For all other inquiries, please call us at 1-866-382-7468
- Loan documents can also be emailed to fundings@ecohomefinancial.com