

HOMEOWNER FIXED RATE OPEN LOAN PROGRAM – 3 RATE TIERS

| LOAN AMOUNT | SUPER PRIME | PRIME PLUS | PRIME | MIN TERM | MAX TERM | MAX AMORTIZATION |
|---------------------------|-------------|------------|--------|----------|----------|------------------|
| \$1,000 - \$3,999 | 11.49% | 11.99% | 13.99% | 12 | 60 | 180 |
| \$4,000 - \$7,999 | 8.99% | 9.49% | 11.99% | 12 | 60 | 180 |
| \$8,000 - \$14,999 | 8.49% | 9.49% | 10.99% | 12 | 60 | 180 |
| \$15,000 + | 7.99% | | | 12 | 60 | 180 |

- Customer fee is a flat rate and depends on loan amount (minimum \$49 up to maximum of \$169). Dealer may choose to provide a “No Fee” option to customer (with the amount being deducted from dealer funding) or pass the fee on to customer. *Please note that paper applications are not eligible for customer pass through option.*
- Approvals: Valid for 180 days from pre-approval date.
- Borrower Credit Tier (Super Prime, Prime Plus and Prime): Determined at time of application by borrower’s credit. Payment factors available on the back of this sheet or through our portal.
- Proof of income is required on deals \$20,000+.
- Main applicant must be a registered owner on the property of the installation site.
- Notice of security interest applied on all transactions where amount borrowed exceeds \$15,000.
- Ontario only: Borrowers located in Enbridge Territory; Enbridge billing available for an additional fee.

ADDITIONAL FIXED RATE LOAN OPTIONS

| INTEREST RATE BUY-DOWN PROGRAM | PAYMENT DEFERRAL PROGRAM | |
|---|---|-------------|
| Now you can customize the borrower’s interest rate with our highly flexible buy-down program that can reduce the customer’s rate down to 0% interest and equal payments for the initial term . Dealer costs apply starting from only 0.51%. | No payments no interest during deferral | |
| | DEFERRAL PERIOD | DEALER COST |
| | 3-months | 2.00% |
| | 6-months | 4.50% |

USE FINANCING AS YOUR DEAL CLOSER

- ✓ **Include it as part of your promotions.** A financing option enhances the value of your advertised promotions.
- ✓ **Include it in your sales quotes.** Talk about monthly payments in addition to one-time payment options.
- ✓ **Use it to upsell.** Financing can help you increase average tickets and get you past customer budget constraints.
- ✓ **Let your customers know about it.** Don’t hand over your customer relationship to another vendor.

Visit <https://beta.ecohomefinancial.com/ecohome> for additional information, payment calculators and other useful tools or to submit transactions. Please call us at **1-866-382-7468** or contact your Dealer Relationship Manager for more information.

Thank you for your business!

Use chart below to determine the appropriate payment factor and apply it to the sale price of the equipment. Add the corresponding monthly fee to produce the customer monthly financing payment. The residual factor should be applied to **principal and fee** (ex. \$10,099).

| | | | | Monthly Payment Factor | | | | | | | | | | Residual Factor | | |
|-------------|---------------------|--------|-------|------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------------|---------|---------|
| | Tier | Rate | Fee | Term | 12 | 18 | 24 | 36 | 48 | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| | | | | Amortization | 12 | 18 | 24 | 36 | 48 | 60 | 120 | 144 | 180 | 120 | 144 | 180 |
| Super Prime | \$1,000 to \$3,999 | 11.49% | \$49 | Payment Factor | 0.08861 | 0.06075 | 0.04684 | 0.03297 | 0.02608 | 0.02199 | 0.01405 | 0.01283 | 0.01168 | 0.63917 | 0.73799 | 0.83077 |
| | | | | Monthly Fee | 4.34 | 2.98 | 2.29 | 1.62 | 1.28 | 1.08 | 0.69 | 0.63 | 0.57 | | | |
| | \$4,000 to \$7,999 | 8.99% | \$99 | Payment Factor | 0.08745 | 0.05959 | 0.04568 | 0.03180 | 0.02488 | 0.02075 | 0.01266 | 0.01137 | 0.01014 | 0.61012 | 0.70720 | 0.80055 |
| | | | | Monthly Fee | 8.66 | 5.90 | 4.52 | 3.15 | 2.46 | 2.05 | 1.25 | 1.13 | 1.00 | | | |
| | \$8,000 to \$14,999 | 8.49% | \$99 | Payment Factor | 0.08722 | 0.05936 | 0.04545 | 0.03156 | 0.02464 | 0.02051 | 0.01239 | 0.01109 | 0.00984 | 0.60420 | 0.70082 | 0.79411 |
| | | | | Monthly Fee | 8.63 | 5.88 | 4.50 | 3.12 | 2.44 | 2.03 | 1.23 | 1.10 | 0.97 | | | |
| | \$15,000+ | 7.99% | \$169 | Payment Factor | 0.08698 | 0.05914 | 0.04522 | 0.03133 | 0.02441 | 0.02027 | 0.01213 | 0.01082 | 0.00955 | 0.59825 | 0.69436 | 0.78753 |
| | | | | Monthly Fee | 14.70 | 9.99 | 7.64 | 5.30 | 4.12 | 3.43 | 2.05 | 1.83 | 1.61 | | | |
| Prime Plus | \$1,000 to \$3,999 | 11.99% | \$49 | Payment Factor | 0.08884 | 0.06098 | 0.04707 | 0.03321 | 0.02633 | 0.02224 | 0.01434 | 0.01313 | 0.01200 | 0.64486 | 0.74391 | 0.83641 |
| | | | | Monthly Fee | 4.35 | 2.99 | 2.31 | 1.63 | 1.29 | 1.09 | 0.70 | 0.64 | 0.59 | | | |
| | \$4,000 to \$7,999 | 9.49% | \$99 | Payment Factor | 0.08768 | 0.05982 | 0.04591 | 0.03203 | 0.02512 | 0.02100 | 0.01293 | 0.01166 | 0.01044 | 0.61601 | 0.71352 | 0.80686 |
| | | | | Monthly Fee | 8.68 | 5.92 | 4.55 | 3.17 | 2.49 | 2.08 | 1.28 | 1.15 | 1.03 | | | |
| | \$8,000 to \$14,999 | 9.49% | \$99 | Payment Factor | 0.08768 | 0.05982 | 0.04591 | 0.03203 | 0.02512 | 0.02100 | 0.01293 | 0.01166 | 0.01044 | 0.61601 | 0.71352 | 0.80686 |
| | | | | Monthly Fee | 8.68 | 5.92 | 4.55 | 3.17 | 2.49 | 2.08 | 1.28 | 1.15 | 1.03 | | | |
| | \$15,000+ | 9.49% | \$169 | Payment Factor | 0.08768 | 0.05982 | 0.04591 | 0.03203 | 0.02512 | 0.02100 | 0.01293 | 0.01166 | 0.01044 | 0.61601 | 0.71352 | 0.80686 |
| | | | | Monthly Fee | 14.82 | 10.11 | 7.76 | 5.41 | 4.25 | 3.55 | 2.19 | 1.97 | 1.76 | | | |
| Prime | \$1,000 to \$3,999 | 13.99% | \$49 | Payment Factor | 0.08978 | 0.06191 | 0.04801 | 0.03417 | 0.02732 | 0.02326 | 0.01552 | 0.01436 | 0.01331 | 0.66718 | 0.76677 | 0.85761 |
| | | | | Monthly Fee | 4.40 | 3.03 | 2.35 | 1.67 | 1.34 | 1.14 | 0.76 | 0.70 | 0.65 | | | |
| | \$4,000 to \$7,999 | 11.99% | \$99 | Payment Factor | 0.08884 | 0.06098 | 0.04707 | 0.03321 | 0.02633 | 0.02224 | 0.01434 | 0.01313 | 0.01200 | 0.64486 | 0.74391 | 0.83641 |
| | | | | Monthly Fee | 8.80 | 6.04 | 4.66 | 3.29 | 2.61 | 2.20 | 1.42 | 1.30 | 1.19 | | | |
| | \$8,000 to \$14,999 | 10.99% | \$99 | Payment Factor | 0.08838 | 0.06051 | 0.04660 | 0.03273 | 0.02584 | 0.02174 | 0.01377 | 0.01253 | 0.01136 | 0.63344 | 0.73199 | 0.82500 |
| | | | | Monthly Fee | 8.75 | 5.99 | 4.61 | 3.24 | 2.56 | 2.15 | 1.36 | 1.24 | 1.12 | | | |

Use chart below to determine the appropriate consumer financing rate reduction for the **TERM** and associated dealer cost. **Example:** to customize the customer’s rate on a 24/24 (term/amortization) from 9.49% to 8% (reduction of 1.49%) the dealer cost would be 1.786%.

| Dealer Rate Reduction Fee – Multiply Loan Principal by Factor Below – Reduced Rate Applies for <u>Term</u> only. | | | | | | | | | | |
|--|--------------|--------|---------|---------|---------|---------|---------|---------|---------|---------|
| Rate reduction from customer approved rate | Term | 12 | 18 | 24 | 36 | 48 | 60 | 60 | 60 | 60 |
| | Amortization | 12 | 18 | 24 | 36 | 48 | 60 | 120 | 144 | 180 |
| 0.49% | | 0.515% | 0.637% | 0.759% | 1.002% | 1.244% | 1.485% | 2.077% | 2.176% | 2.275% |
| 0.99% | | 0.784% | 1.029% | 1.274% | 1.760% | 2.244% | 2.724% | 3.901% | 4.097% | 4.293% |
| 1.49% | | 1.052% | 1.420% | 1.786% | 2.511% | 3.230% | 3.942% | 5.683% | 5.974% | 6.264% |
| 1.99% | | 1.320% | 1.808% | 2.293% | 3.255% | 4.203% | 5.139% | 7.426% | 7.807% | 8.189% |
| 2.49% | | 1.586% | 2.194% | 2.798% | 3.990% | 5.162% | 6.316% | 9.130% | 9.599% | 10.069% |
| 2.99% | | 1.851% | 2.578% | 3.298% | 4.718% | 6.109% | 7.473% | 10.797% | 11.351% | 11.904% |
| 3.49% | | 2.115% | 2.960% | 3.796% | 5.438% | 7.042% | 8.611% | 12.426% | 13.062% | 13.698% |
| 3.99% | | 2.378% | 3.340% | 4.289% | 6.150% | 7.963% | 9.729% | 14.019% | 14.734% | 15.449% |
| 4.49% | | 2.640% | 3.718% | 4.779% | 6.856% | 8.872% | 10.829% | 15.577% | 16.368% | 17.160% |
| 4.99% | | 2.901% | 4.093% | 5.266% | 7.554% | 9.768% | 11.911% | 17.101% | 17.966% | 18.831% |
| 5.49% | | 3.161% | 4.467% | 5.749% | 8.244% | 10.652% | 12.974% | 18.591% | 19.527% | 20.463% |
| 5.99% | | 3.420% | 4.838% | 6.228% | 8.928% | 11.524% | 14.020% | 20.048% | 21.053% | 22.057% |
| 6.49% | | 3.678% | 5.208% | 6.705% | 9.605% | 12.384% | 15.048% | 21.473% | 22.544% | 23.615% |
| 6.99% | | 3.936% | 5.575% | 7.178% | 10.274% | 13.233% | 16.060% | 22.867% | 24.002% | 25.136% |
| 7.49% | | 4.192% | 5.941% | 7.647% | 10.937% | 14.070% | 17.055% | 24.231% | 25.427% | 26.623% |
| 7.99% | | 4.447% | 6.304% | 8.113% | 11.593% | 14.896% | 18.033% | 25.564% | 26.820% | 28.075% |
| 8.49% | | 4.701% | 6.666% | 8.576% | 12.242% | 15.711% | 18.996% | 26.869% | 28.181% | 29.494% |
| 8.99% | | 4.954% | 7.025% | 9.036% | 12.885% | 16.516% | 19.942% | 28.145% | 29.512% | 30.880% |
| 9.49% | | 5.206% | 7.383% | 9.493% | 13.521% | 17.309% | 20.873% | 29.394% | 30.814% | 32.234% |
| 9.99% | | 5.457% | 7.738% | 9.946% | 14.151% | 18.092% | 21.790% | 30.615% | 32.086% | 33.557% |
| 10.49% | | 5.708% | 8.092% | 10.396% | 14.774% | 18.865% | 22.691% | 31.810% | 33.330% | 34.850% |
| 10.99% | | 5.957% | 8.444% | 10.843% | 15.391% | 19.628% | 23.577% | 32.979% | 34.547% | 36.114% |
| 11.49% | | 6.205% | 8.794% | 11.286% | 16.002% | 20.380% | 24.450% | 34.123% | 35.736% | 37.348% |
| 11.99% | | 6.453% | 9.142% | 11.727% | 16.606% | 21.123% | 25.308% | 35.243% | 36.899% | 38.554% |
| 12.49% | | 6.699% | 9.488% | 12.165% | 17.204% | 21.856% | 26.152% | 36.338% | 38.036% | 39.733% |
| 12.99% | | 6.945% | 9.832% | 12.599% | 17.797% | 22.579% | 26.983% | 37.410% | 39.148% | 40.886% |
| 13.49% | | 7.189% | 10.174% | 13.031% | 18.383% | 23.293% | 27.801% | 38.459% | 40.235% | 42.012% |
| 13.99% | | 7.433% | 10.515% | 13.459% | 18.964% | 23.997% | 28.606% | 39.485% | 41.299% | 43.112% |