

STEP 1 Offer your customer a Same-As-Cash loan and a monthly payment loan. Let them decide which option works best for their situation.

Same-As-Cash	Loan Code (funds at job completion)	Flex Pay Code* (2 disbursements)	Combo Loan Code (2 loans in one)	Dealer Fee	Payment Factor No Min. Pay Required	Minimum / Maximum Loan Amount
3 Month SAC	RE462	n/a	n/a	3.86%	n/a	\$1,000 / \$65,000
6 Month SAC	RE573	REF38	n/a	4.32%	n/a	\$1,000 / \$65,000
12 Month SAC	RE468	REF59	CREZ33	6.02%	n/a	\$1,000 / \$65,000
18 Month SAC	RE759	REF26	CREZ66	8.52%	n/a	\$1,000 / \$65,000
24 Month SAC	RE782	REF24	CREZ77	11.07%	n/a	\$1,000 / \$65,000
Monthly Payment	Loan Code (funds at job completion)	Flex Pay Code* (2 disbursements)	Combo Loan Code (2 loans in one)	Dealer Fee	Payment Factor	Minimum / Maximum Loan Amount
9.99% 3 Year	No code required	TFRE23	n/a	0.00%	0.03226	\$1,000 / \$65,000
9.99% 5 Year	No code required	TFRE23	n/a	0.00%	0.02124	\$1,500 / \$65,000
9.99% 7 Year	No code required	TFRE23	n/a	0.00%	0.01660	\$3,500 / \$65,000
9.99% 10 Year	No code required	TFRE23	n/a	0.00%	0.01321	\$7,500 / \$65,000
9.99% 12 Year	No code required	TFRE23	n/a	0.00%	0.01195	\$10,000 / \$65,000
6.99% 5 Year	6995YRR89	6995YRFRE94	n/a	4.80%	0.01980	\$3,500 / \$65,000
6.99% 7 Year	6997YRR79	6997YRFRE76	CR72777	6.00%	0.01509	\$3,500 / \$65,000
6.99% 10 Year	69910YRR69	69910YRFRE73	CR43222	7.15%	0.01161	\$7,500 / \$65,000
6.99% 12 Year	69912YRR59	69912YRFRE35	CR59333	8.35%	0.01028	\$10,000 / \$65,000
6.99% 20 Year [‡]	69920YRR25	69920YRFRE97	CR29666	9.00%	0.00775	\$12,000 / \$65,000
5.99% 20 Year [‡]	59920YRR95	59920YRFRE57	CR29222	12.75%	0.00716	\$12,000 / \$65,000
5.99% 20-Yr PowerLoan [†]	59920YRPR66	59920YRFPR64	n/a	12.75%	0.00716	\$15,000 / \$65,000
4.99% 5 Year	4995YRR25	4995YRFRE34	n/a	9.80%	0.01887	\$3,500 / \$65,000
4.99% 7 Year	4997YRR35	4997YRFRE86	CR72333	11.00%	0.01413	\$3,500 / \$65,000
4.99% 10 Year	49910YRR45	49910YRFRE63	CR43555	12.15%	0.01060	\$7,500 / \$65,000
4.99% 12 Year	49912YRR55	49912YRFRE45	CR59777	13.35%	0.00924	\$10,000 / \$65,000
4.99% 20 Year [‡]	49920YRR65	49920YRFRE87	CR29888	15.50%	0.00659	\$12,000 / \$65,000
4.99% 20-Yr PowerLoan [†]	49920YRPR56	49920YRFPR54	n/a	15.50%	0.00659	\$15,000 / \$65,000
3.99% 10 Year	39910YRR92	39910YRFRE57	CR65999	14.95%	0.01012	\$7,500 / \$65,000
3.99% 12 Year	39912YRR52	39912YRFRE37	CR65444	15.60%	0.00875	\$10,000 / \$65,000
3.99% 12-Yr PowerLoan [†]	39912YRPR46	39912YRFPR44	n/a	15.60%	0.00875	\$15,000 / \$65,000
2.99% 5 Year	2995YRR27	2995YRFRE54	n/a	13.80%	0.01796	\$3,500 / \$65,000
2.99% 7 Year	2997YRR47	2997YRFRE56	CR72222	15.00%	0.01321	\$3,500 / \$65,000
2.99% 10 Year	29910YRR67	29910YRFRE23	CR43888	17.65%	0.00965	\$7,500 / \$65,000
2.99% 12 Year	29912YRR87	29912YRFRE65	CR54444	19.10%	0.00827	\$10,000 / \$65,000
2.99% 12-Yr PowerLoan [†]	29912YRPR36	29912YRFPR34	n/a	19.10%	0.00827	\$15,000 / \$65,000
1.99% 7 Year	1997YRR34	1997YRFRE32	CR87333	18.10%	0.01276	\$3,500 / \$65,000
1.99% 10 Year	19910YRR64	19910YRFRE52	CR87444	22.50%	0.00920	\$7,500 / \$65,000
1.99% 12 Year	19912YRR84	19912YRFRE72	CR87555	24.15%	0.00781	\$10,000 / \$65,000
1.99% 12-Yr PowerLoan [†]	19912YRPR26	19912YRFPR24	n/a	24.15%	0.00781	\$15,000 / \$65,000
0.00% 1 Year	ZRE36	ZREF37	n/a	6.85%	0.08333	\$3,500 / \$65,000
0.00% 2 Year	ZRE42	ZREF63	n/a	11.00%	0.04167	\$3,500 / \$65,000
0.00% 3 Year	ZRE53	ZREF54	n/a	12.95%	0.02778	\$3,500 / \$65,000
0.00% 4 Year	ZRE63	ZREF89	n/a	15.35%	0.02083	\$3,500 / \$65,000
0.00% 5 Year	ZRE78	ZREF52	n/a	16.00%	0.01667	\$3,500 / \$65,000
0.00% 6 Year	ZRE96	ZREF76	n/a	20.80%	0.01389	\$3,500 / \$65,000
0.00% 7 Year	ZRE84	ZREF85	n/a	23.00%	0.01191	\$3,500 / \$65,000

[‡] 20 year loans only available for solar installations and geothermal projects

[†] Loans only available for solar PV and geothermal projects

STEP 2 Customer applies over the phone

Call (888) 713-0192

Provide Lender with:
Contractor ID #, Project Type,
Loan amount, Loan Code

Loan-By-Phone Hours in ET:

Monday-Friday: 8 am - 1 am
Saturday: 9 am - 9 pm
Sunday: 11 am - 7 pm

STEP 3 Loan documents are sent and signed

Loan Document Request

<https://portal.enerbankusa.com> (quickest!)
FAX: 888-716-2840

**Online Signature /
Upload Paper PAF**

<https://portal.enerbankusa.com>