

# Solora Solar Green Financing Options

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Residential Financing Options	UMPQUA GREENSTREET HELOC	UMPQUA GREENSTREET LOAN	PSCCU ENERGY SMART LOAN	SUSTAINABLE WORKS PROGRAM (PSCCU ENERGY)
Secured By:	Home (80% max combined loan to value ratio)	Unsecured	Solar equipment	Selective Area (Energy Efficiency)
Ability to Draw Again for Future Projects or Needs:	Yes	No	No	No
Interest Rate Type:	Variable with fixed "SmartLock" option	Fixed	Fixed	Fixed
Interest Rate:	Wall Street Journal Prime + .24%	5.25% (\$15,000 or less) Or 5.75% (\$15,0001-\$50,000)	4.49% - 7.99%	4.25% - 8.74%
Annual Percentage Rate:	<b>3.49%</b>	<b>5.25%</b> (\$15,000 or less) <b>Or 5.75%</b> (\$15,0001-\$50,000)	<b>4.49% - 7.99%</b>	<b>4.25% - 8.74%</b>
Maximum Loan Amount:	<b>\$150,000</b>	<b>\$50,000</b>	<b>\$35,000</b>	<b>\$50,000</b>
Project Financing:	<b>100% +</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
Maximum Term:	<b>360 months (1st 10 years have interest-only minimum payments)</b>	<b>60 months</b>	<b>180 months</b>	<b>180 months</b>
Origination Fees:	None	None	\$180	\$180
Annual Fee:	None	None	None	None
Prepayment Penalty:	None (*if line is closed within 3 years of origination, early termination fee applies)	None	None	None
Application Methods:	Phone or in-person (approx. 50 western WA locations)	Phone or in-person (approx. 50 western WA locations)	Phone, in-person (4 locations), or online	Phone, in-person (4 locations), or online
Payment Example (based on \$25,000 loan):	<b>Approx. \$73 per month</b>	<b>Approx. \$480 per month</b>	<b>Approx. \$191 - \$239 per month</b>	<b>Approx. \$191 - \$269 per month</b>
Typical Turnaround Time:	Credit decision: instant to 2 days. Funding: 3 weeks.	Credit decision: instant to 2 days. Funding: 3 to 5 days.	Credit decision: instant to 2 days. Funding: 3 to 5 days.	Credit decision: instant to 2 days. Funding: 3 to 5 days.

Contact Information				
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Business/Commercial Green Financing Options	UMPQUA GREENSTREET COMMERCIAL REAL ESTATE IMPROVEMENT TERM LOAN	UMPQUA GREENSTREET BUSINESS IMPROVEMENT TERM LOAN	PSCCU ENERGY SMART LOAN	SUSTAINABLE WORKS PROGRAM (PSCCU ENERGY)
Secured By:	Commercial property (Umpqua must hold 1st lien position)	Solar equipment		
Interest Rate Type:	Fixed, adjusts every 5 years	Fixed		
Interest Rate:	FHLB + 2.75% to 4.50%	4.75% - 7.75%		
Annual Percentage Rate:	<b>4.32% - 6.07%</b>	<b>4.75% - 7.75%</b>		
Maximum Loan Amount:	<b>\$500,000</b>	<b>\$250,000</b>		
Project Financing:	<b>100% +</b>	<b>100%</b>		
Maximum Term:	<b>180 months</b> (120 month term with 300 month amortization & balloon payment also available)	<b>84 months</b>		
Origination Fees:	None	None		
Annual Fee:	None	None		
Prepayment Penalty:	None	None		
Application Methods:	Phone or in-person (approx. 50 western WA locations)	Phone or in-person (approx. 50 western WA locations)		
Payment Example (based on \$100,000 loan):	<b>Approx. \$756 - \$848 per month</b>	<b>Approx. \$1,402 - \$1,546 per month</b>		
Typical Turnaround Time:	Credit decision: 2 to 3 days. Funding: 6 weeks.	Credit decision: 2 to 3 days. Funding: 5 to 7 days.		

Make sure to include Contractor (Solora Solar) contact information when applying for financing.

Solora Solar is not responsible for any changes to above financing terms and conditions. Please contact financial institution directly to verify current loan terms and conditions.