

**Effective Date: 10/2/2023**
**Loan Rates and Terms**

FICO Score	36 Months	60 Months	84 Months	120 Months	180 Months	240 Months*
<b>740+</b>	6.990%	6.990%	7.490%	7.740%	8.240%	8.740%
<b>720-739</b>	7.115%	7.115%	7.615%	7.865%	8.365%	8.865%
<b>700-719</b>	7.240%	7.240%	7.740%	7.990%	8.490%	8.990%
<b>680-699</b>	7.365%	7.365%	7.865%	8.115%	8.615%	9.115%
<b>660-679</b>	7.740%	7.740%	8.240%	8.490%	8.990%	9.490%
<b>640-659</b>	8.115%	8.115%	8.615%	8.865%	9.365%	9.865%
<b>620-639</b>	8.615%	8.615%	9.115%	9.365%	9.865%	10.365%
<b>600-619</b>	9.115%	9.115%	9.615%	9.865%	10.365%	10.865%
<b>580-599</b>	9.615%	9.615%	10.115%	10.365%	10.865%	11.365%

\*240-month terms only available for Solar PV projects.

\*Fixed rates with no pre-payment penalties.

**[Click for Monthly Loan Payment Calculator \\*](#)**

\*Loan payments shown are estimates

**Loan Details \*NO Contractor/Merchant Fees!**

- ❖ Projects Completed by a RENU Authorized Contractor
- ❖ Tax Rebates: Up to two Re-Amortizations at the remaining term with a Minimum of \$1,000 Principal Payment
- ❖ Loan 100% of the project cost, and up to 25% for associated Health and Safety measures.
- ❖ Maximum Loan: \$75,000
- ❖ Elevations \$25 Processing Fee and UCC-1 Filing Fee Applies (varies by county).
- ❖ RENU Loan Program Admin Fee \$100 to Colorado Clean Energy Fund (CCEF).
- ❖ Approvals are Valid for up to 180 Days (6 Months)

**Eligible Projects**

- ❖ Project must be an eligible measure with prior Project Approval.
- ❖ Solar PV and Battery Storage
- ❖ Space Heating and Cooling and Water Heating
- ❖ EV Charging
- ❖ Air Sealing and Insulation
- ❖ Windows and Doors
- ❖ + And more! **[Click for full list of Colorado RENU Loan Eligible Measures](#)**

**Elevations New Membership Savings Account Required (Click for Membership Info)**

- ❖ \$5 one-time Membership Share Deposit.
- ❖ \$15 donation to the Elevations Foundation if outside of Field of Membership County.

**Contact Information**

- ❖ **Energy Lending Services Team– Processing and Funding**  
[EnergyLending@elevationscu.com](mailto:EnergyLending@elevationscu.com)
- ❖ **Documents Upload – Invoices and Contracts**  
[LendingServices@elevationscu.com](mailto:LendingServices@elevationscu.com)

