

	<b>Smart-E Loan</b>	<b>EnergizeCT Heating Loan</b>	<b>HES Payment Plan (Micro) Loan</b>	<b>C4C Landlord Loan</b>	<b>Energy Conservation Loan (ECL) **Emergencies only**</b>
<b>Interest Rate</b>	4.49%-6.99%	0.99%	0%	4.49-6.99%	0-3%
<b>Repayment Term</b>	5-12 years	3-10 years	3 years	5-12 years	10 years
<b>Payments may be added to electric bill</b>	Eversource only	REQUIRED	REQUIRED	Eversource only	NO
<b>Eversource/UI electric customers only</b>	NO	YES	YES	NO	NO
<b>Underwriting basis</b>	Credit Report	Utility History	Utility History	Credit Report	Credit Report
<b>Minimum FICO</b>	580	N/A	N/A	660	N/A
<b>Debt to Income Ratio Maximum *Waived for higher credit scores</b>	50%*	N/A	N/A	50%*	50%
<b>Minimum Loan Amount</b>	\$500.00	\$1,350.00	\$500.00	\$3,000.00	\$400.00
<b>Maximum Loan Amount</b>	\$40,000.00	\$15,000.00	\$3,000.00	\$40,000.00	\$25,000.00
<b>Owner-Occupancy Required</b>	YES	NO	NO	NO	NO
<b>CT Residency required</b>	YES	NO	NO	NO	YES
<b>Income limit applies</b>	NO	NO	NO	NO	YES
<b>Eligible Improvements</b>	See Table	Heating System	See Table	See Table	See Table
<b>HES assessment required</b>	NO	NO	YES	NO	NO
<b>Downpayment required</b>	NO	YES	NO	NO	NO
<b>Fees</b>	NO	NO	NO	UCC fee \$50	Recording fee \$60-\$75
<b>Prepayment Penalty</b>	NO	NO	NO	NO	NO
<b>Security</b>	Unsecured	Unsecured	Unsecured	UCC filing	Secured by property