ENERGY ADVANTAGE

NEIGHBORHOOD FINANCE CORPORATION HAS GOOD NEWS FOR YOU!

Did you know you could be eligible for a deferred loan of up to $10,000 for energy related improvements?

Take control of your energy footprint by adding or replacing items such as: solar, heat pump, new efficient HVAC system, Energy Star windows and doors, and other items.

NFC's Energy Advantage is a $10,000 deferred loan*, with 0% interest (0.136% APR), that is paired with a NFC repayable and forgivable loan (forgivable loan up to $15,000) to meet your renovation and energy improvement goals to save on your energy costs.

*What is a Deferred Loan? A NFC deferred loan does not have to be repaid until the home is sold, is no longer your primary residence, or in some instances, when the home is refinanced. There are no payments or interest, though you may choose to pay an extra amount on your repayable mortgage. A NFC Loan Originator can provide you with additional information.

- The Energy Advantage program is funded by local governments. Please check with NFC to determine if you meet the program qualifications, as it varies by location.
- The Energy Advantage deferred loan will be paired with a NFC repayable loan and forgivable loan.
- The Energy Advantage is an additional benefit to the NFC Advantage Loan. Even if the Energy Advantage isn't available in your area or isn't a good fit for your home renovations plans, NFC is here to assist you with all your home energy improvement and renovation projects.

For more information on the Energy Advantage Program, please visit
neighborhoodfinance.org/loan-programs/energy-advantage

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EQUAL HOUSING LENDER

For more information on NFC Loan programs visit the NFC website at www.neighborhoodfinance.org or complete our online application at www.neighborhoodfinance.org/des-moines-area-application