# Clean Water Loans Rates & Terms

Borrow up to the full cost of your septic repair or replacement, including all eligible design, permitting and installation costs. Lower rates are available for lower-income borrowers.

<table>
<thead>
<tr>
<th>Annual Household Income and Occupancy</th>
<th>Interest Rate</th>
<th>Term Options</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $35,000 and owner-occupied</td>
<td>2.49% (2.79% APR*)</td>
<td>Deferred payments**</td>
<td>Deferred payment option: $24,000 loan amount. No monthly payments for 179 months. Balloon payment of $34,083 due on the 180th month based on 2.79% APR.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Interest-only payments*** Fully-amortized payments</td>
<td></td>
</tr>
<tr>
<td>Up to $55,000 and owner-occupied</td>
<td>4.49% (4.79% APR*)</td>
<td>Interest-only payments*** Fully-amortized payments</td>
<td>Interest-only payment option: $24,000 loan amount. $94 interest payment for 179 months. Balloon payment of $24,889 due on the 180th month based on 4.79% APR.</td>
</tr>
<tr>
<td>Greater than $55,000 - or - non-owner-occupied, secondary home</td>
<td>5.49% (5.99% APR*)</td>
<td>Fully-amortized payments</td>
<td>Fully-amortized repayment: $24,000 loan amount. $202 for 180 months at 5.99% APR.</td>
</tr>
</tbody>
</table>

* APR, Annual Percentage Rate based on example loan criteria.
** Deferred Payment option maximum loan amount is $35,000 and maximum loan-to-value is 80 percent.
*** Interest-only Payment option maximum loan amount is $45,000 and maximum loan-to-value is 100 percent.

Loan availability, terms and conditions current as of 07.01.23 and are subject to change. Visit our website for the latest terms and rates. Examples include financing of Craft3 $795 loan fee. All loan applications are subject to credit, property and project approval. Maximum loan amount and Loan to Value apply and are subject to equity value and underwriting requirements for all programs. Loans are secured by a UCC-1A filing recorded with the county. Subordination may be available with lender approval, fees may apply. Principal balance and interest (if applicable) is due on sale, transfer, refinance or maturity.

- There is no cost to the contractor to offer the Clean Water Loan.
- Additional grant funding that can lower homeowner project costs may be available.
- Customers may select a term that best fits their budget, up to 15 years. Selecting a shorter term means less interest to pay over the life of the loan.
- All regular, interest-only and fully-amortized payments can be automatically withdrawn from the customer’s bank account.
- Extra principal payments can be made directly to Craft3 via our convenient online portal.
- Additional payments may be applied as a principal reduction and reduce the total interest due.
- Customers may pay off their loan at any time without a pre-payment penalty.
Craft3 is an equal opportunity lender, provider and employer | NMLS ID 390159 | 07.01.23

Craft3 Clean Water Loans are offered thanks to the support of many public and private funders and organizations, including the Department of Environmental Quality.

Scan the QR code to learn more about Craft3 Clean Water Loans.