CONCERT FINANCE

Home Efficiency Loan Highlights Payment Timing

- Re-ams at month 12, 24, and 36.
- Re-ams are automatic, prepayments are voluntary. These are opportunities to make principal paydowns and adjust their monthly bills based on the balanced owed.
- No minimum payment required for re-ams
- Post re-am payment will be calculated on remaining principal
- No prepayment penalties

Solar System Installed

First payment is due ~75 days after Substantial Completion.

1st Reamortization: Month 12

Any additional payment before this date will lower the monthly payment after the automatic reamortization.

2nd Reamortization: Month 24

Any additional payment before this date will lower the monthly payment after the automatic reamortization.

3rd Reamortization: Month 36

Any additional payment before this date will lower the monthly payment after the automatic reamortization.

Borrower Continues

Making Payments

Until The Loan Is Paid In Full.