

TRADITIONAL INSTALLMENT LOAN

ESTIMATED MONTHLY PAYMENT MATRIX



Traditional Installment Loan empowers your customer to get the home improvements they want now, instead of waiting. As an unsecured credit based loan, homeowners need not put their house up for collateral with a HELOC or put additional debt on a high interest credit card. Interest rates range from 8.99% to 15.99% fixed APRs. As a result, we are showing you the lowest and the highest monthly payment estimates as a range for use with your customers. A customer specific payment will be quoted when we assess credit and relay approval during the loan application.

LOAN AMOUNT	ESTIMATED MONTHLY PAYMENT
\$4,000	\$64 - \$79 : 7 years
\$6,000	\$97 - \$119 : 7 years
\$8,000	\$101 - \$134 : 10 years
\$10,000	\$127 - \$167 : 10 years
\$12,000	\$136 - \$188 : 12 years
\$14,000	\$159 - \$219 : 12 years
\$16,000	\$182 - \$250 : 12 years
\$18,000	\$205 - \$282 : 12 years
\$20,000	\$227 - \$313 : 12 years
\$22,000	\$250 - \$344 : 12 years
\$24,000	\$273 - \$376 : 12 years
\$26,000	\$296 - \$407 : 12 years
\$28,000	\$318 - \$438 : 12 years
\$30,000	\$341 - \$470 : 12 years
\$32,000	\$364 - \$501 : 12 years
\$34,000	\$387 - \$532 : 12 years
\$36,000	\$409 - \$563 : 12 years
\$38,000	\$432 - \$595 : 12 years
\$40,000	\$455 - \$626 : 12 years
\$42,000	\$478 - \$657 : 12 years
\$44,000	\$500 - \$689 : 12 years
\$46,000	\$523 - \$720 : 12 years
\$48,000	\$546 - \$751 : 12 years
\$50,000	\$569 - \$783 : 12 years
\$52,000	\$591 - \$814 : 12 years

LOAN AMOUNT	ESTIMATED MONTHLY PAYMENT
\$54,000	\$614 - \$845 : 12 years
\$56,000	\$637 - \$877 : 12 years
\$58,000	\$660 - \$908 : 12 years
\$60,000	\$682 - \$939 : 12 years
\$62,000	\$705 - \$970 : 12 years
\$64,000	\$728 - \$1002 : 12 years
\$66,000	\$751 - \$1033 : 12 years
\$68,000	\$773 - \$1064 : 12 years
\$70,000	\$796 - \$1096 : 12 years
\$72,000	\$819 - \$1127 : 12 years
\$74,000	\$842 - \$1158 : 12 years
\$76,000	\$865 - \$1190 : 12 years
\$78,000	\$887 - \$1221 : 12 years
\$80,000	\$910 - \$1252 : 12 years
\$82,000	\$933 - \$1283 : 12 years
\$84,000	\$956 - \$1315 : 12 years
\$86,000	\$978 - \$1346 : 12 years
\$88,000	\$1001 - \$1377 : 12 years
\$90,000	\$1024 - \$1409 : 12 years
\$92,000	\$1047 - \$1440 : 12 years
\$94,000	\$1069 - \$1471 : 12 years
\$96,000	\$1092 - \$1503 : 12 years
\$98,000	\$1115 - \$1534 : 12 years
\$100,000	\$1138 - \$1565 : 12 years

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The monthly payment calculations provided here are estimates only. For Express System loans, the customer's actual monthly payment will be determined by EnerBank at the end of the commitment period and may vary based on the amount actually borrowed, when those funds are disbursed, amount of tiered payments, among other factors. The accuracy of these calculations is not guaranteed nor is its applicability to your customer's individual circumstances. Please be sure to explain this to your customers when providing estimated monthly payment information.

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