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# Affordable Financing For All Seasons

*Below rates are for customers located within the Southern California Gas Company and San Diego Gas and Electric Service Territories.*

- Unsecured installment financing
- 100% financing available
- Finance up to \$20,000
- No cost, fees or points
- No prepayment penalties
- Fast approval process - usually less than 2 hours
- Payment issued to contractor within 24 hours upon completion

- No cost 90 day deferred payments (interest accrues)
- Viewtech is an approved lender FannieMae.
- Your provider for the Gas Company sponsored Home Energy Upgrade Finance Program and SDG&E sponsored Home Energy Loan Program

## Monthly Payment Chart @ 16.49% 90 Day Deferred

Loan Amount	Term (years)		
	5	10	12 <sup>1</sup>
2500	\$ 64		
3000	\$ 76		
4000	\$ 102		
5000	\$ 127	\$ 87	
6000	\$ 152	\$ 105	
7000	\$ 177	\$ 122	
8000	\$ 203	\$ 140	\$ 131
9000	\$ 228	\$ 157	\$ 147
10000	\$ 253	\$ 174	\$ 163
11000	\$ 278	\$ 192	\$ 179
12000	\$ 304	\$ 209	\$ 196
13000	\$ 329	\$ 227	\$ 212
14000	\$ 354	\$ 244	\$ 228
15000	\$ 379	\$ 261	\$ 244
16000	\$ 405	\$ 279	\$ 261
17000	\$ 430	\$ 296	\$ 277
18000	\$ 455	\$ 314	\$ 293
19000	\$ 480	\$ 331	\$ 309
20000	\$ 506	\$ 348	\$ 326

## Current Rates<sup>1</sup>

Credit Tiers	Term (Months)	Loan Rate	Factor	90 Days Deferred
720 +	120	14.49	0.015823	0.01612
720 +	144	14.49	0.014682	0.01493
680 - 719	120	16.49	0.017058	0.017397
680 - 719	144	16.49	0.01598	0.016263
640 - 679	120	17.99	0.018012	0.018381
640 - 679	144	17.99	0.016984	0.017292

<sup>1</sup> Rates subject to change without notice

These quoted rates are for use in approximating the monthly payment for a given term and amount.

Exact payment amounts will vary and will be given to you at time credit application is approved.

### Financed Amount

Credit Score 640 - 679 = Minimum \$2,500 - Maximum \$10,000

Credit Score 680 - 699 = Minimum \$2500 - Maximum \$15,000

Credit Score 700+ = Minimum \$2,500 - Maximum \$20,000

### Maximum Financing Terms

Minimum \$2,500 but less than \$3,000 - Maximum Term 4 Years

Minimum \$3,000 but less than \$5,000 - Maximum Term 5 Years

Minimum \$5,000 or greater - Maximum Term 10 Years