



Michigan Saves<sup>SM</sup>

# Michigan Saves Residential Financing

Applying for a Michigan Saves loan is easy, so you can get started on improving your homes energy use right away. A Michigan Saves authorized contractor will walk you through the process.

## Loan application

Apply online at [MichiganSaves.org/Loancenter](http://MichiganSaves.org/Loancenter)  
WMGB Contractor ID# 101093

Please select Dort Federal Credit Union so the 0% program code can be applied.

In the loan application please enter program code 9012  
Important! When selecting a term on the application, make sure you enter the term for the loan, 120 months, NOT the term for the promotion.

Loan terms are one year for every \$1,000 up to \$4,999.  
For loans \$5,000 and higher, customer may select term up to ten years (or higher if applicable).

There are no annual or early repayment fees

## Loan decision in minutes

Approved - Move forward with the job.

Declined - Add a co-borrower seek other form of payment.

Pending Review - The lender requires additional information.

Please call the number provided in the decision email.

## Certificate of completion

Once the job is completed to your satisfaction, sign the certificate of completion which allows for the project funds to be dispersed to your contractor.



## RESIDENTIAL FINANCING FACTS

- **Loan type:** Unsecured, personal loan
- **Eligible improvements:** Measures prequalified by Michigan Saves or those recommended by a whole-home energy assessment
- **Amounts:** \$1,000–\$50,000
- **Terms:** Flexible between one and 15 years
- **Rates:** Fixed rates starting at 4.5% APR\*
- **Who's eligible?** Owners of most primary and secondary residences



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