



Anywhere in Tompkins County

Energy \$ense Loans

Fast, Easy, and Affordable Help
From the Name You Can Trust

Make Energy Improvements Today:

- High efficiency heat systems
- Insulation and air sealing
- Replacement windows
- Energy Star appliances

Secured Loan (mortgage)

- 4.67% APR (3.99% note rate) interest
- 10 year term
- Maximum \$20,000 loan
- Closing costs - \$250 Processing Fee, \$65 recording fee and .075% mortgage tax (can be financed).

Unsecured Loan

- 6.99% interest
- 7 year term
- Maximum \$15,000 loan
- No closing costs.

INHS loans have income limits. A family of four must earn less than \$87,375 to qualify.

*:4.67% APR is based on an \$8,000 loan for 10 years at 3.99% note rate. It includes financing of all closing costs. Loan is secured by a mortgage. Other requirements may apply.

