



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 home's energy use right away. A Michigan Saves authorized contractor will walk you through the process.

### LOAN APPLICATION

Apply online at [www.esiheating.com/financing](http://www.esiheating.com/financing), or call 877-867-8522.

### ESI Heating and Cooling ID# 100061

Please select Lake Michigan Credit Union or TRUE Community Credit Union.

### LOAN DECISION IN MINUTES

**Approved:** Move forward with the job.

**Declined:** Add a co-borrower or find another method 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. This allows for the project funds to be disbursed to your contractor.



ESI Heating and Cooling  
8016 Abbey Road  
Portland, MI 48875  
517-647-6906  
[www.esiheating.com](http://www.esiheating.com)

### 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 3.99% APR\*

#### Who's eligible?

Owners of most primary and secondary residences

*\*Special rates may be available through participating utilities. Check website for further details*



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