

Keystone HELP® Ballpark Monthly Factor Chart

Unsecured Loan for ENERGY STAR Improvements

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|-------------|--------------|--------------|--------------|--------------|
| Months | 36 | 60 | 120 | 6.99% |
| Per \$1,000 | 30.87 | 19.80 | 11.61 | |

Unsecured Loan for ADVANCED PERFORMANCE

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|-------------|--------------|--------------|--------------|--------------|
| Months | 36 | 60 | 120 | 5.99% |
| Per \$1,000 | 30.42 | 19.33 | 11.10 | |

Unsecured Loan for WHOLE HOUSE ENERGY IMPROVEMENTS w/Audit

| | | | | |
|-------------|--------------|--------------|--------------|--------------|
| Months | 36 | 60 | 120 | 4.99% |
| Per \$1,000 | 29.97 | 18.87 | 10.60 | |

Secured Loan for WHOLE HOUSE ENERGY IMPROVEMENTS w/Audit

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|-------------|--------------|-------------|-------------|-----------------------------|
| Months | 120 | 180 | 240 | 3.875% to 6.375% |
| Per \$1,000 | 10.07 | 7.46 | 6.26 | |

Secured Loan for OTHER ENERGY IMPROVEMENTS

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|-------------|--------------|-------------|-------------|-----------------------------|
| Months | 120 | 180 | 240 | 6.375% to 8.875% |
| Per \$1,000 | 11.29 | 8.78 | 7.68 | |