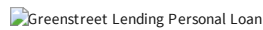




## Greenstreet Lending Personal Loan



**Lender:** Umpqua Bank

### Contact Information

**Website:** <https://www.umpquabank.com/GreenStreet/>

**Phone:** (866) - 4UMPQUA

### Property Types



### Program Description

Umpqua Bank offers the GreenStreet Lending Personal Loan that helps homeowners finance energy efficiency projects and renewable energy systems in their home. The GreenStreet Personal Loan differs from Umpqua Bank's standard consumer loan because there are no loan fees and the rates are lower.

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[See Website](#)

Verified by Lender on: 8/24/2015

The data provided is for informational purposes only. For actual loan terms specific to borrowers, contact the lender directly.

### Types of Financing

Unsecured

### Financing & Payment Information

Term (years):	5
Minimum Amount:	\$1,000
Maximum Amount:	\$25,000
Fees:	None
Money Down Required:	No
Repayment Method:	Off-bill loan (Direct to Lender)
Payment Frequency:	Monthly
Pre-Payment Penalty:	No

### Allowable Projects

- EE** Funds Energy Efficiency projects
- RE** Funds Renewable Energy projects
- OE** Funds other energy projects
- ER** Funds other energy-related projects
- NE** Funds other non-energy projects

### Other Program Requirements

#### Financing Approval Time

24-48 hours

#### Equity in Property Needed

No

## Financial Products

### Unsecured

Lien type	Unsecured loan	Unsecured loan
Re-Payment Method	Off-bill loan (Direct to Lender)	Off-bill loan (Direct to Lender)
Property Types		
Automatic payment option available	Yes	Yes
Requires utility incentive program participation	No	No
Must use Program's pre-approved contractors	No	No
One-time fees (% of total financing)		
One-time fees (fixed)		
Ongoing fees		
Financing Amount	\$25,001 - \$50,000	\$1,000 - \$25,000
Financing Term (yrs.)	5 year(s)	5 year(s)
Rate	8.2 - 10.2%	8.2 - 10.2%

Money Down Required?	No	No
Credit Enhancement Available	No	No
Transferrable	No	No
Prepayment Penalty or Fee	No	No
Tax Deductibility	No	No
Minimum Credit Score Required		
Equity in Property Required	No	No
Debt to Income Ratio Required	Yes	Yes
Involuntary Property Liens Allowed	No	No
Foreclosures Allowed		
Bankruptcies Allowed		
Mortgage Lender Consent/ Acknowledgement	No	No
Must be current on property taxes	No	No
Must be current on mortgage	Yes	Yes
Loan to value		
Debt Service Coverage Ratio	Yes: 0	Yes: 0
Financing Approval Time	24-48 hours	24-48 hours
Projected Energy Savings/Cash Flow is considered	No	No
Must be current on utility bill	No	No

## FAQ's

Where can I find contractor to help me complete recommended projects? [+](#)