

## Product Description

SMUD offers secured loans for qualified SMUD ratepayers who install a central air conditioner or heat pump in their home. To be eligible for the loan, home owners must apply for and receive the corresponding rebate from SMUD.

## SMUD's Residential Secured Loan (Title 24 AC or Heat Pump)



Lender: SMUD's Residential Secured Loan (Title 24 AC or Heat Pump)

Website: <https://www.smud.org/en/residential/save-energy/rebates-incentives-financing/financing.htm>

Email: [customerservices@smud.org](mailto:customerservices@smud.org)

Phone: (916) 732-5472

## Miscellaneous Information

To access a list of SMUD's participating contractors, visit <https://www.smud.org/en/residential/save-energy/rebates-incentives-financing/financing.htm>.

*Verified by Lender on: 8/5/2015 0*

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

### Property Types



### Sponsor:

### Financing Type

Secured

## Financing & Payment Information

Rate:	5.99% - 7.99%
Term (years):	15 years
Minimum Amount:	\$1
Maximum Amount:	\$30,000
Fees:	None
Money Down Required:	No
Repayment Method:	Off-bill loan (Direct to Lender)
Payment Frequency:	Monthly
Pre-Pmt. Penalty:	No

## Allowable Projects

 Funds Energy Efficiency projects

## Other Program Requirements

### Contractors

Must be program-approved

### Financing Approval Time

Within 24 hours

### Equity in Property Needed

No

## Lender: Sacramento Municipal Utility District (SMUD)

### SMUD's Residential Unsecured Loan Home Performance Program



Website: <https://www.smud.org/en/residential/save-energy/rebates-incentives-financing/financing.htm>

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Contact Phone: (916) 732-5472

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### SMUD's Residential Unsecured Loan (Title 24 AC or Heat Pump)



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### SMUD's Residential Secured Loan (Windows or Solar Domestic Hot Water)



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Contact Phone: (916) 732-5472