

Energy efficiency loans

# For your home

Energy Efficiency Loans are available to qualifying Nicor Gas customers to cover the cost of energy efficiency equipment and improvements in their homes. Installments on the loan are conveniently applied to their monthly Nicor Gas bills.

Find an approved contractor at  
[nicorgasrebates.com/  
findacontractor](http://nicorgasrebates.com/findacontractor)

## General rates and terms

- 5.74% fixed interest rate
- 36, 60 or 120-month loan terms
- Loans range from \$500 to \$20,000
- 100% financing available—covers equipment costs, installation and related services
- No home equity required—new homeowners are eligible
- No fees to consumer or contractor
- Installments will be applied to your monthly Nicor Gas bill
- Contractor must be approved by the program lender



## Eligibility

Nicor Gas customers who:

- Own a single-family home, condo or multi-family building with no more than four units
- Are installing a qualifying improvement in that property
- Meet lender's credit requirements



## Qualifying equipment and improvements





Equipment or improvements eligible for rebates or incentives through energySMART, a Nicor Gas program, with a total installed cost of more than \$500 are eligible. Visit [nicorgasrebates.com](http://nicorgasrebates.com) to find eligible equipment and improvements.



## Find a contractor

Only contractors approved by Renew Financial—the program lender—may perform the work. Self-installations are not eligible. Find an approved contractor at [nicorgasrebates.com/findacontractor](http://nicorgasrebates.com/findacontractor).

## The application process

 <p>► <b>Step 1: Apply</b></p>	 <p>► <b>Step 2: Sign</b></p>	 <p>► <b>Step 3: Complete work</b></p>	 <p>► <b>Step 4: Pay loan</b></p>
<ul style="list-style-type: none"> <li>Customer completes an application online at <a href="http://ilenergyloan.com/nicor">ilenergyloan.com/nicor</a> or by phone at <b>888.269.3133</b></li> <li>Lender notifies customer of pre-approved loan amount (within an hour)</li> <li>Customer provides lender with selected contractor name during or after approval</li> </ul>	<ul style="list-style-type: none"> <li>Lender contacts contractor to obtain quote and scope of work</li> <li>If approved, lender sends loan agreement to customer or contractor (within 24-48 hours)</li> <li>Customer signs loan agreement</li> </ul>	<ul style="list-style-type: none"> <li>Contractor installs approved equipment and/or improvements</li> <li>Customer signs completion certificate</li> <li>Contractor submits loan agreement and completion certificate to lender.</li> <li>Customer or contractor completes rebate application.</li> </ul>	<ul style="list-style-type: none"> <li>Lender verifies project by phone</li> <li>Payment is processed to contractor</li> <li>Customer repays loan on monthly Nicor Gas bills (monthly installment appears after approximately one to two billing cycles)</li> </ul>

## How to get a loan

Loan amount vs. term	36 mo.	60 mo.	120 mo.
\$2,500	\$76	\$48	\$27
\$5,000	\$152	\$96	\$55
\$7,500	\$228	\$144	\$82
\$10,000	\$303	\$192	\$110
\$12,500	\$379	\$240	\$137
\$15,000	\$455	\$288	\$165
\$17,500	\$530	\$336	\$192
\$20,000	\$606	\$384	\$219

To start the loan process, apply online at [ilenergyloan.com/nicor](http://ilenergyloan.com/nicor) or by phone at **888.269.3133**.

Prior to the purchase of any energy efficiency products or services, customers must pre-qualify for an Energy Efficiency Loan by applying online at [ilenergyloan.com/nicor](http://ilenergyloan.com/nicor) or by phone at **888.269.3133**.

### Calculate your payment

The payment chart to the left provides examples of 5.74% APR monthly payments for various energy efficiency equipment and improvement costs. The cost of the equipment or project will vary based on the estimate given by the contractor.

Payments reflect estimates only. Actual rate and payment based on loan amount, subject to credit approval by Renew Financial. Minimum loan amount is \$500. All loans are made directly to the consumer by Renew Financial.



### Rebates still apply

Don't forget to visit [nicorgasrebates.com](http://nicorgasrebates.com) and submit a rebate application for the energy efficiency products and/or improvements for which you received an Energy Efficiency Loan.

Visit [nicorgasrebates.com](http://nicorgasrebates.com) or call **877.886.4239** to learn more.