



# SAVE BIG IN 2018

## with Michigan Saves Home Energy Loan Program



The Scholten Family



Eli and Ruth Lumpkins

# 0.0% APR

for financing between \$1,000 to \$30,000 up to 48 months

- Reduced interest rates made possible by **Consumers Energy** and the **Lansing Board of Water & Light**
- For eligible measures of the **Michigan Saves Home Energy Loan Program** (excludes roofing, solar PV, and geothermal)
- Available to electric customers of **Lansing Board of Water & Light** who have **Consumers Energy** natural gas
- Contractor must submit rate reservation form prior to contacting MSUFCU. Reservations must be received by **November 30, 2018** with project work completed by **December 15, 2018**.

## Want to learn more?

Contact Michigan Saves at  
517-484-6474 or [info@MichiganSaves.org](mailto:info@MichiganSaves.org)



### Eligible Contractors

#### Insulation & Windows

**Exteriors of Lansing**  
517-371-3100  
**SIR Home Improvements**  
269-381-8000  
**WeatherGard**  
248-967-8822

#### Home Performance Energy Audits

**Comfort First Heating & Cooling**  
517-323-3314

#### HVAC & Water Heating

**Comfort First Heating & Cooling**  
517-323-3314  
**Doty Mechanical**  
517-327-7777  
**E. H. Ward Co.**  
517-484-5489  
**Hager Fox Heating & Cooling Co.**  
517-482-5501  
**North Winds Heating & Cooling**  
517-351-6171

**Making Energy Improvements Easy and Affordable!**



# 0.0% APR for 48 Months Interest Rate Buydown Reservation Request

## Customer Information

Beginning March 1, 2018, available to electric customers of Lansing Board of Water & Light who have Consumers Energy natural gas.

Customer Name: \_\_\_\_\_

Consumers Energy Account Number: \_\_\_\_\_

Board of Water & Light Account Number: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: MI

Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Total Financed Amount: \_\_\_\_\_

(up to \$30,000)

## Incentive Reservation

Please submit completed reservation request to [forms@michigansaves.org](mailto:forms@michigansaves.org) for review and approval. Buydown funds are provided by Lansing Board of Water & Light and Consumers Energy and available on a first come, first served basis. Applications must be received by November 30, 2018, with project work completed by December 15, 2018.

## Financing Application

Once the contractor receives confirmation of reserved buydown funds, please proceed with financing application with Michigan State University Federal Credit Union. Please inform Michigan Saves immediately if the amount of the loan changes or if the project is not financed so that reserved funds can be adjusted accordingly.

## Project Completion

When the project is finished, the contractor and customer will sign the Michigan Saves certificate of completion and proceed with loan closing. Within 30 days of loan closing, the contractor will submit a specification sheet with certificate of completion to Michigan Saves as well as utility rebate paperwork to Lansing Board of Water & Light and/or Consumers Energy.

## Agreements

Signing below acknowledges that all measures of the loan meet the requirements of the Michigan Saves Home Energy Loan Program. Measures may not include roofing, solar PV, or geothermal. For more information, please visit [MichiganSaves.org](http://MichiganSaves.org).

Customer Signature \_\_\_\_\_ Date \_\_\_\_\_

In addition to certifying that the terms outlined above are met, signing below acknowledges that failure to meet these requirements will result in the contractor being liable for the cost of the interest rate buydown.

Contractor Signature \_\_\_\_\_ Date \_\_\_\_\_

Company Name (Please print) \_\_\_\_\_