

GEO*Smart* is available to finance virtually all home improvement projects. This non-brand specific and easy to use financing program is designed to be your single source financing solution.

Approved Products (partial list)

- Windows/ Doors
- Remodeling & Room Additions
- HVAC
- Roofing
- Solar Photovoltaic
- Landscaping
- Solar Pool & Domestic Hot Water
- Sun Rooms/ Patios
- Insulation- Radiant, Rolled, Blown
- Geothermal Heat Pumps
- Siding



About EGIA

The Electric & Gas Industries Association is a non-profit organization dedicated to advancing energy efficiency and renewable energy solutions and a leader in providing resource efficiency services for utility companies nationwide. EGIA is working with GE Money to deliver the nationally recognized GEO*Smart* Home Improvement and Solar Financing program.



EGIA Approved Contractors See Higher Close Rates and Increased Sales

To assist homeowners in selecting a qualified contractor, EGIA established the "Approved Contractor" designation. This certification gives homeowners confidence that they are working with a premier and quality focused service provider. Only EGIA Approved contractors can offer GEO*Smart* financing.

To learn more about the GEO*Smart* financing program and how you can become an EGIA Approved Contractor visit www.egia.org/GEOSmart or call EGIA at 1-866-367-3442.



Financing by
GE Money



201-694-00 (8/07)

EGIA
3800 Watt Ave., Suite 105
Sacramento, CA 95821



Energy Efficient Home Improvement Financing Made Easy!



One Solution For All Your Financing Needs
Revolving, Unsecured Installment, Secured Installment

The Electric & Gas Industries Association (EGIA) and GE Money are proud to present *GEOSmart*, the most comprehensive and easy to use home improvement and solar financing program available today. Stop losing sales and start realizing the full earning potential of your home improvement or renewable energy business with ***GEOSmart Sustainable Financing Solutions***.

Close more deals

Leverage *GEOSmart* financing to help close more deals and increase profitability.

Get paid faster

With *GEOSmart* financing you don't collect from the homeowner. You're paid in stages or upon job completion.

Financing made easy

With short, simple forms and fast in-home credit decisions, providing financing with *GEOSmart* is easier than you have ever imagined.

Sell larger, more comprehensive projects

With extended terms, generous lines of credit and flexible payment options *GEOSmart* financing enables you to sell more comprehensive installations.

***GEOSmart* Revolving Financing**

Ideal for smaller projects such as HVAC upgrades and solar pool heating or projects where the consumers wants to leverage their cash and take advantage of special no interest/ no payment options.



- Fast in-home credit decisions
- Line of credit up to \$25,000
- Low minimum monthly payments
- Easy to use paperwork
- 6 - 12 month no payment and no interest options
- Fast funding typically within 48 hours

***GEOSmart* Unsecured Installment**

Ideal solution for energy efficient home improvements, window replacement, solar water heating and general remodeling projects. The *GEOSmart* Unsecured Installment program, with extended terms and interest rate reduction options, make larger home improvement projects affordable.

- Fixed rate financing with loan sizes \$2,500- \$50,000
- Terms available up to 20 years to keep monthly payments low
- Deferred Payment and Delayed Interest promotions
- Interest rate reduction options
- Quick & easy online document preparation
- Staged funding available



***GEOSmart* Secured Installment**

Ideal for Solar Photovoltaic projects and extensive home remodeling. The *GEOSmart* Secured Installment program provides extended fixed terms at low consumer interest rates and in most cases requires no equity on loans up to \$75,000.



- Fixed rate financing with loan sizes \$10,000 - \$500,000+ upon request and approval
- Flexible terms up to 25 years
- 2nd or 3rd mortgages up to 125% LTV
- Potential for payment reset after applying energy efficiency/ solar rebates
- Debt Consolidation/ Cash Back programs available
- Interest rate reduction and deferred payment options
- Quick & easy online document preparation
- Staged funding available

