ecopro

Solar Financing Made Simple

Attn: Burns Mulhearn 1-877-847-2345 Fax: 1-225-578-3975 Email: burns@ecoprosolar.com www.ecoprosolar.com

Contractor Referral Company Profile

Company Name: _____

Street Address: _____

City, State, Zip: _____

Name of Company Principles:

1. _____
2. _____
3. _____
4. _____

Company Phone Numbers:

1. _____
2. _____
3. _____

Company Fax Numbers:

1. _____
2. _____
3. _____

Company Email and Web Address:

_____

_____

Name of Primary Company contact(s):

_____

_____

FAX YOUR COMPLETED CONTRACTOR REFERRAL TO:

Attn: Burns Mulhearn 225-578-3975

Re: Solar Financing Now Available Through Ecopro **December 5, 2011**

Contractors,

Have you had customers turned down for solar financing? Let us help.

Now homeowners can easily qualify for a FHA PowerSaver Loan that is guaranteed by the FHA.

- Secured loans up to $25,000
- Unsecured loans up to $7,500
- No contractor fees
- Quick pre-qualification and final approvals
- Online application system available
- Dedicated Account Executive to service your clients
- 100% up-front funding
- Fixed rated from 6.95% to 13.95%
- No pre-payment penalties with flexible terms up to 20 years
- Tax deductible interest

Call or email us today to sign up as a contractor and receive loan applications.

1-877-841-2345
sales@ecoprosolar.com
www.ecoprosolar.com

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FHA Title-1 Home Improvement Loans - Secured Rate Matrix

** Loans from $7,501 - $25,000**

TERM	Qualifying FICO Score			
	725+	700-724	660-699	650-659
60 Months	6.95%	7.95%	8.95%	9.95%
84 Months	6.95%	7.95%	8.95%	9.95%
120 Months	6.95%	8.95%	9.95%	10.95%
180 Months	7.95%	8.95%	9.95%	11.95%
240 Months	7.95%	8.95%	9.95%	11.95%

Qualifications

- Individual Applicants: Middle credit score of 650 or higher
- Joint Applicants: Primary Borrower middle credit score of 650 or higher
- Debt-to-Income Ratio of 45% or lower (adjusted gross back-end)
- Bankruptcies Discharged 2 years or more

Documents Needed for Approval

- Signed and dated Information Disclosure Authorization (I.D.A.)
- Past 2 years of W-2's (each borrower)
- Most recent pay stub (each borrower)
- Recent mortgage statement
- Signed letter of explanation for any derogatory credit
- Proof of any open collections paid (if applicable)
- Estimates describing work to be done and dollar amount required

*All decisions including rates and approvals are at the sole discretion of Admirals Bank. Rates are subject to change without notice.

***Effective: October 28, 2011

ADMIRALS BANK

Member FDIC EQUAL HOUSING LENDER

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Contractor Referral Program Survey

We will need a copy of your Contractor's license (if your state requires one; if not, please provide a copy of your business license) and certicficate of liability insurance.

Contact Name _____

Company Name _____ Date _____

Street Address _____

City / State _____ Zip _____

Phone _____ Fax _____

E-mail Address _____

For IMMEDIATE response, please provide your email address

What type of home improvements do you offer? _____

How long have you been in business? _____

How many labor crews do you employ? _____

How many jobs do you average per month? _____

How is your average cash price per job? _____

Do you offer free estimates? (please circle)

YES NO

How many sales representatives do you have? _____

What type of financing do you offer? (please circle)

IN-HOUSE OUT-SOURCED NONE

Sales/Finance Man ager _____

FAX YOUR COMPLETED CONTRACTOR SURVEY & COMPANY PROFILE TO
Attn: Burns Mulhearn 225-578-3975

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FHA Title-1 Home Improvement Loans - Unsecured Rate Matrix

** Maximum Loan $7,500.00**

TERM	Qualifying FICO Score			
	725+	700-724	660-699	650-659
60 Months	7.95%	9.95%	11.95%	12.95%
84 Months	8.95%	10.95%	11.95%	12.95%
120 Months	8.95%	11.95%	11.95%	13.95%

Qualifications

- Individual Applicants: Middle credit score of 650 or higher
- Joint Applicants: Primary Borrower middle credit score of 650 or higher
- Debt-to-Income Ratio of 45% or lower (adjusted gross back-end)
- Bankruptcies Discharged 2 years or more

Documents Needed for Approval

- Signed and dated Information Disclosure Authorization (I.D.A.)
- Past 2 years of W-2's (each borrower)
- Most recent pay stub (each borrower)
- Recent mortgage statement
- Signed letter of explanation for any derogatory credit
- Proof of any open collections paid (if applicable)
- Estimates describing work to be done and dollar amount required

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***Contractor/Company whom referred you:** ecopro

****Required to fill in if applicable***

HOME IMPROVEMENTS **AMOUNT REQUESTED**

REAL ESTATE INFORMATION

ADDRESS _____ CITY _____ ST _____ ZIP _____

DATE PURCHASED _____ ORIGINAL PURCHASE PRICE _____

1ST MORTGAGE BALANCE _____ PAYMENT _____ TAXES & INS. INCLUDED? Y / N

2ND MORTGAGE BALANCE _____ PAYMENT_____ CURRENT VALUE _____

MOBILE HOME Y / N MULTI FAMILY PROPERTY Y / N # OF UNITS _____

BORROWER INFORMATION

BORROWER	CO-BORROWER
NAME _____	NAME _____
SOC SEC # _____ - _____ - _____	SOC SEC # _____ - _____ - _____
DATE OF BIRTH _____	DATE OF BIRTH _____
HOME PHONE _____	HOME PHONE _____
ALTERNATIVE PHONE _____	ALTERNATIVE PHONE _____

EMPLOYMENT INFORMATION

BORROWER	CO-BORROWER
EMPLOYER _____	EMPLOYER _____
ADDRESS _____	ADDRESS _____
PHONE _____	PHONE _____
LENGTH OF EMPLOYMENT _____	LENGTH OF EMPLOYMENT _____
POSITION _____	POSITION _____
ANNUAL INCOME _____	ANNUAL INCOME _____
OTHER INCOME _____	OTHER INCOME _____

BORROWER	CO-BORROWER
☐ I do not wish to furnish this information	☐ I do not wish to furnish this information
ETHNICITY	ETHNICITY
☐ Hispanic or Latino ☐ Not Hispanic or Latino	☐ Hispanic or Latino ☐ Not Hispanic or Latino
RACE	RACE
☐ American Indian or Native Alaskan	☐ American Indian or Native Alaskan
☐ Asian	☐ Asian
☐ White	☐ White
☐ Black or African American	☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander	☐ Native Hawaiian or Other Pacific Islander
SEX	SEX
☐ Male ☐ Female	☐ Male ☐ Female

Financing Made Possible By

ADMIRALS BANK
Home Improvement Lending