

Classic-18

Industry-standard tax credit deferral period with the unique ability to include utility and state-based incentives.

5-YEAR TERM		10-YEAR TERM		15-YEAR TERM		20-YEAR TERM		25-YEAR TERM	
Borrower Rate*	Classic-18 Fee	Borrower Rate*	Classic-18 Fee	Borrower Rate*	Classic-18 Fee	Borrower Rate*	Classic-18 Fee	Borrower Rate*	Classic-18 Fee
10.49%	ZERO	9.99%	ZERO	9.74%	ZERO	9.74%	ZERO	9.74%	ZERO
9.99%	1.49%	9.74%	1.99%	9.49%	2.24%	9.49%	2.24%	9.49%	3.00%
9.74%	1.99%	9.49%	2.99%	8.99%	4.74%	8.99%	4.74%	8.99%	5.49%
9.49%	2.74%	8.99%	4.49%	8.49%	6.99%	8.49%	7.49%	8.49%	8.49%
8.99%	3.99%	8.49%	6.24%	7.99%	9.49%	7.99%	9.99%	7.99%	10.99%
8.49%	5.24%	7.99%	8.24%	6.99%	13.99%	6.99%	15.24%	6.99%	16.99%
7.99%	6.24%	6.99%	11.74%	5.99%	18.49%	5.99%	20.49%	5.99%	22.49%
7.49%	7.49%	5.99%	15.24%	4.99%	22.49%	4.99%	25.74%	4.99%	28.24%
6.99%	8.49%	4.99%	18.74%	4.49%	24.99%	4.49%	28.24%	4.49%	31.49%
5.99%	10.74%	4.49%	20.74%	3.99%	26.99%	3.99%	31.49%	3.99%	32.99%
4.99%	12.99%	3.99%	22.24%	2.99%	30.99%				
3.99%	15.24%	2.99%	25.74%						
2.99%	17.74%								

Rates and Fees as of 3/12/2025

All quoted interest rates assume .25% discount for borrower enrollment in ACH auto-pay for monthly loan payments. *Rates of 9.99% or greater not available in New Hampshire and Texas.