

HIGHLIGHTS

 **LOW RATES**
as low as 8.90%

 **LOW FEES**
3.00%

 **\$0-DOWN OPTIONS**
No payments for 6 months.

 **FIXED RATES**
Low, fixed monthly payments, plus automatic reamortization with prepayments throughout full term of loan.

 **ALL DIGITAL**
Atmos services loans and enables complete digital experience.



Solar Loans with Atmos Financial

Solar financing that helps you win

EnergySage has partnered with Atmos Financial to provide installers financing options that are good for your customers and good for business.

Atmos Solar loans will accelerate your sales, featuring low fees, flexible payment options, and unmatched ease-of-use.

These solar loans reduce financing costs typically associated with rooftop solar and can be offered directly through the EnergySage Marketplace. No headache, no overhead - so you can spend more time closing deals.

Quote Atmos Loans in the EnergySage Marketplace

Atmos Financial solar loans can be offered directly through the EnergySage Marketplace.

When quoting leads in FL, IA, IL, MD, NY, PA, VA (more territories coming soon), you will see new options in your financing quote packages for 25, 15, and 7 year loans. If the customer selects your quote and an Atmos Solar Loan, you'll be paid directly from Atmos Financial.

Additionally, EnergySage solar shoppers can prequalify in seconds, with no impact to their credit scores, through the Marketplace. Now your EnergySage leads will understand their buy power and their true financing costs so they can make purchasing decisions faster, with more confidence.

Default Loan Packages on EnergySage

The Atmos Financial loan packages will assume a credit score range of 741-760 and will reflect the following terms:

Term	Upfront Fees*	APR*
25 years	3.00%	11.00%
15 years	3.00%	10.30%
7 years	3.00%	9.70%

*As of October 2023. Atmos works with their bank partners to offer the most aggressive loan packages they can in the rate environment we live in today. To do that, rates and fees will change periodically. Please contact Atmos Financial or your Partner Success Manager for the most up-to-date information.

About Atmos Solar Loans

No money down options	Financing available for up to 100% of the project.
No payments for 6 months	All Atmos Solar Loans give customers the benefit of no payments for 6 months (from loan signing) before the full term kicks in. No payments until their system is up and running... Easy to understand, easy to sell.
Low upfront fees	Customers will have a smaller overall loan amount, which minimizes the financial impact on their credit profile and reduces the expense of their solar system.
0% APR for ITC for 18 months	Customers pay 0% on the full balance of the ITC (30% of system) for the first 18 months. Following month 18, the loan reamortizes across the remaining term.
Generous credit criteria	Offering available for credit scores of 680 in or more in FL, MD, NY, PA, VA; and 720 or more in IA and IL, with more options coming soon.
Flexible re-amortization	Customers can re-amortize the loan at any time during the life of the loan with prepayments of \$500 or more, putting your customers in the driver's seat to optimize their investment.
Secured by UCC-1 filing	Atmos Solar Loans are always unsecured against real estate.
Flexible credit facility	Customers can upsize their credit facility anytime after closing (so it won't impact your sales process) to incorporate O&M servicing contracts.
In-marketplace prequalification	Customers can now get prequalified in seconds with no impact to their credit score through the EnergySage marketplace to get personalized rates and terms for their solar loans.
In-marketplace quoting	Include one of the market's best loans through EnergySage with no changes to your normal quoting process.
Comprehensive support	Atmos help desk is available and standing by on chat, email, phone or video to talk through financing options.
Digital loan processing and payment	No snail mail or meetings, Atmos financing is all online.



WHEN
Available Now!



WHERE
All leads in: FL, IA, IL
MD, NY, PA, VA



CONTACT
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