

EFFICIENCY KANSAS LOAN PROGRAM HIGHLIGHTS



- 4.00% fixed interest rate **
- No closing costs
- 15-year term
- Loan amounts up to \$20,000 or 80% total loan to value
- Receive monthly statements

PROGRAM REQUIREMENTS

- Energy audit of home must be performed by qualified energy auditor
- Refer to Efficiency Kansas website (www.EfficiencyKansas.com) for a list of qualified energy auditors. State Energy Office offers rebates of energy audit fee.
- Projected monthly costs savings from energy audit must be greater than monthly loan payment
- Borrower(s) required to pay \$2.00 monthly administrative fee to the State Energy Office
- Fee added to monthly loan payment
- Borrower(s) must be a Kansas Resident
- Property must be residential, owner-occupied and located in Kansas

FOR ADDITIONAL INFORMATION CONTACT:

Capitol Federal Savings
Consumer Lending Department
785-235-1341
capfed.com

State Energy Office
Kansas Corporation Commission
785-271-3185



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** Assuming a \$20,000 loan, 80% LTV loan, and an APR of 4.001% (effective as of October 1, 2009), you would be required to make 180 monthly payments of approximately \$148.