

Mass Solar Loan Program Terms and Conditions

Savings: Up to 50%

No Money Down: Interest only payments during period between contract execution and system operation

Loan Amount: Up to \$60,000

Interest Rate: Visit our website for current rate information at avidiabank.com/personal/solar-loans

Term: 10 years

Payments: Interest only payments during construction, up to 12 months

Early Repayment: No penalty

Lien on House: No

Automated, Online Payments: Yes

Interest Rate Buy-Down: The Commonwealth is providing an interest rate subsidy for all residential solar customers regardless of income or FICO score.

Income-Based Loan Support: Customers with qualifying income will receive a loan principal buy-down of up to 30%.

About BlueWave

BlueWave is a solar energy company founded on a mission to protect our planet by expanding access to solar for everyone, everywhere. We are driven to transform the traditional energy status quo, enabling communities to take control of their energy production and consumers to choose clean power.

The loan that
makes solar
ownership
affordable.



Revised 10/16

Mass Solar Loan Program

Avidia Bank
42 Main Street, Hudson MA 01749
Member FDIC / Member DIF
Equal Housing Lender
avidiabank.com

BlueWave
137 Newbury Street, Boston MA 02116
bluewaverenewables.com

 **Avidia Bank**
powered by

BLUEWAVE



Reduce your electric bill by up to 50% today. In ten years, your power is free.

The catch? There isn't one.

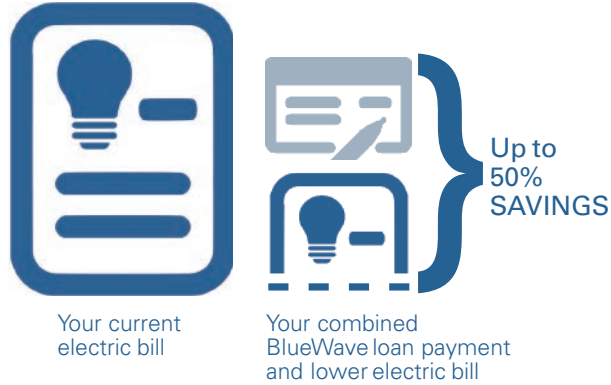
With a Mass Solar loan you can now afford to buy your own solar panels, and start banking savings the day they are installed on your home.

Your solar loan payment combined with your new solar electric bill could be up to 50% less than your current electric bill. When your loan is paid off in 10 years, the energy produced on your roof is, quite simply, free.

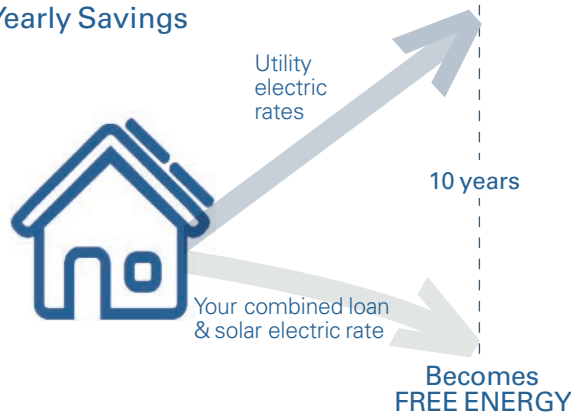
With evidence that solar installations are improving property values across the country, the Mass Solar Loan also offers the opportunity to invest in your home for the long run.

Save money from day one.

Monthly Savings



Yearly Savings



How do I get started?



Visit masssolarloan.com. Select an installer and obtain a technical certificate.

Secure financing up to \$60,000.



Interest-only payments during construction, up to 12 months



Watch your savings increase as utility rates rise

Retail electricity rates in Massachusetts have risen by over 25% in the last five years and have more than doubled since 1990! Since your loan payments are fixed, your savings will grow as utility rates continue to increase.



Worry-free service program

Your BlueWave partner is 100% responsible for the maintenance of your system. In addition, BlueWave customer service will continue to be available to answer questions regarding your solar loan. Just call Blue Wave Customer Care at 844.SUN.4100.



Automated sign-up

With our secure online platform, we make signing up and approval seamless.

¹http://ycharts.com/indicators/massachusetts_electric_utility_retail_price_yearly

*All loans will have a fixed interest rate. The interest rate for new loans may change periodically. Please contact BlueWave to confirm current rate.