



# EARTHWISE

## Equitable Green Financing

Healthier, safer, greener homes for ALL Arizonans.

**At Groundswell Capital our mission is to remove barriers to accessing capital.**

EarthWise provides no-collateral personal loans for home improvement projects for Arizona homeowners. No minimum credit score, no income limits (minimum or maximum), and no minimum asset or home equity required.

We vet each and every contractor in our program to ensure that your project is completed successfully each and every time!

### General Terms

LOAN AMOUNT \$3,000 - \$25,000  
INTEREST RATE 5% - 9.99%  
Fixed TERMS: 3-10 yrs

### Solar Terms

LOAN AMOUNT \$10,000 - \$50,000  
INTEREST RATE 6% - 6.9%  
Fixed TERMS: 10-15 years

### HVAC Terms

LOAN AMOUNT \$3,000 - \$25,000  
INTEREST RATE 7%  
Fixed TERMS: 7 years

### We Offer Special Pricing & Rates For:

- Veterans
- Low-Income
- Individuals with Disabilities
- Low Credit
- Female-Head-of-Household
- Seniors

### We Can Finance:

- Solar products
- Sewer and water
- Storm resilience
- Roofing
- Weatherization and insulation
- Lighting
- Health and safety
- Disability products
- HVAC
- EV chargers and electric generators



[lending@groundswellcapital.org](mailto:lending@groundswellcapital.org)

# EAR<sup>th</sup>WISE

Equitable Green Financing



- Solar Photovoltaic (PV) Panels
- Solar Water Heater
- Solar Pool Heater
- Solar Pool Pump
- Solar Attic Fan
- Window Film and Solar Screens



- Window Repair
- Window Replacement
- Doors
- Garage Doors
- Hurricane Shutters & Fasteners
- Window Shutters
- Hail Protection
- Exterior Siding



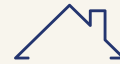
- Pool Pump
- Low-flow: Toilet, Shower, or Aerator
- Septic to Sewer Conversion
- Sewer Lateral Line Replacement
- Irrigation Package
- Rain Water Barrel
- Cistern
- Sprinkler Heads
- Drip Irrigation
- Electric Water Heater
- Gas Water Heater
- Plumbing



- Wheelchair Ramps
- Stair Lifts
- Walk-in Tubs and Showers
- Doorway and Hallway Widening
- Assistive Technologies



- HVAC
- Duct Testing & Repair
- Ceiling and Attic Fans
- Programmable Thermostat



- Roof Replacement (Tile, Shingle, Metal)
- Roof Repair & Reinforcement
- Hurricane Clips/Straps/Roof Anchors
- Roof Soffit Vent Sealing/Flashing
- Reflective Roof



- Weatherization
- Insulation and Air Sealing

## Eligibility

- Primary Applicant must be the owner or next of kin of the residential subject property
- Home must be located in Arizona
- Applicant(s) must prove ability to pay (i.e., Employment, Social Security, Disability, etc.)
- Property Taxes must be current
- Home Mortgage loans must be current (with proof)
- Primary Applicant cannot have a bankruptcy in the past 12 months
- Co-signer or cash collateral may be required depending on the Applicant(s) previous payment history
- Mobile homes must be affixed to the ground to qualify (not mobile homes with license plates)
- Veterans, seniors, female head-of-households, persons with a disability, low-income, or individuals with low credit may have additional programming opportunities