CONCERT FINANCE

PROJECT ELIGIBILITY

ELIGIBLE BORROWER

- Owns the eligible property
- US Citizen or Permanent resident (Social Security number required)
- 18yrs or older
- FICO minimum score is 640 (TransUnion only)
- Must be comfortable signing documents and transacting in English

ELIGIBLE CO-BORROWER

- An eligible Co-Borrower needs to either be on the title of the home OR live in the home
- Only one applicant needs to have a qualifying FICO score

ELIGIBLE PROPERTY

- Residential property (under residential utility rate)
- Grid connected or off-grid eligible
- Must have a permanent foundation
- Modular + Manufactured homes*
- Mobile homes*
- Condominium (no shared roof space)
- Multi-unit properties up to 4 units
- Homes under Trusts or LLCs*

* Eligible under certain criteria

OTHER ELIGIBILITY

- Loans up to $125K
- Up to 50% of loan amount can be for non-solar related home improvements
- No PPW cap
- Loan secured by UCC-1 Fixture Filing (never secured against the home)
- No derogatory credit reported within 3 years

QUESTIONS?

concertsupport@ensemblebyced.com

(855) 925-4890

Find more resources in your Concert Finance Portal

Member FDIC

EQUAL HOUSING LENDER

Loans provided by EnerBank USA