



# Energy Efficient Home Improvement Loans

If you've been considering making energy efficient home improvements, such as adding a geothermal heating or cooling system or solar panels, now is a great time. BBVA Compass' energy efficient home improvement loan enables you to access the increased equity in your home before the improvements are even made. Here's an example of how the BBVA Compass home energy efficient home improvement loan gives you more access to the funds you need to improve the value of your home\*:

Current value of your home	\$450,000
Cost of energy efficient home improvement We can add up to 80% of the cost of the improvements up to \$100,000	\$75,000 x 80% <sup>1</sup> = \$60,000
That means we can calculate your available equity based on the value of your home plus a portion of the improvements	\$450,000 + \$60,000 = \$510,000

(1) Amount limits and improvements exclusions apply. \*Example shown for illustrative purposes only. Your actual loan terms may differ.

Talk to us today about your unique situation and learn more about how we can help you increase the value of your home. For details, contact or visit:

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### Home Improvement Loan

Loan Terms: BBVA Compass must receive a valid first or second real estate lien on a primary residence occupied by the borrower(s). Offer does not include Manufactured homes. Property insurance required, including flood insurance where applicable. Minimum loan amount is \$10,000. Offer subject to credit approval and additional information. Rates and terms are subject to change without notice.

Closing Costs: Borrowers can choose between bank-paid or borrower-paid closing costs on new BBVA Compass home equity products with amounts ranging from \$10,000 to \$250,000. For credit requests less than \$10,000 or more than \$250,000, borrowers are required to pay for all applicable closing costs incurred and permitted by law. All closing costs paid by lender on borrower's behalf will be recovered by lender if borrower pays loan in full within two years of loan closing. Closing costs offer not available with refinance of a first mortgage. Rates advertised are based on the borrower paying all applicable closing costs. A higher rate will apply to your loan/line of credit if you choose to have the bank pay your closing costs. Closing costs offer is subject to change.



BBVA Compass is a trade name of Compass Bank, a member of the BBVA Group. Compass Bank, Member FDIC.

