



Easy. Affordable. Smart.

About Michigan Saves

Michigan Saves is a nonprofit organization dedicated to making energy improvements easy and affordable. We offer energy loan programs to help finance the cost of energy efficiency improvements for Michigan energy consumers including businesses, schools, municipalities, and residents. Endowed with an initial trust fund of \$6.5 million from the Michigan Public Service Commission and additional federal funding, this program eliminates the upfront costs of installation and provides a streamlined process for securing financing at preferred rates. www.michigansaves.org

About Enterprise Detroit

Enterprise Detroit provides loans and technical assistance to small business owners, developers, building owners, contractors, and subcontractors who are unable to secure all of the capital they need from traditional financing sources. It leverages resources received from partnering community development organizations to help finance the redevelopment of neglected properties and help growing businesses create jobs with good pay for the City of Detroit's urban neighborhoods. Enterprise Detroit works with borrowers and its community partners to catalyze sustainable development opportunities that build a stable, healthier Detroit and reinvigorate peoples' lives.



Enterprise Detroit is located at 14533 Mack Ave., Detroit, MI 48215
Phone: 313-886-2091
Fax: 313-642-5219

DTE Energy's Your Energy SavingsSM



Affordable Loans Help Detroit Businesses Save Energy and Money!

If you're a DTE Energy business customer located in Detroit, there's never been a better time to improve the energy efficiency of your facilities. **Michigan Saves** has teamed up with **Enterprise Detroit** to offer Detroit businesses affordable, low-interest loans to make energy efficiency upgrades. These loans are available as part of a pilot program to businesses participating in select Your Energy SavingsSM programs offered by DTE Energy. The Your Energy SavingsSM rebates on qualifying improvements will allow you to save even more.

Michigan Saves Loan Facts*

Loan type	Commercial loan
Eligible improvements	Energy-saving improvements with available rebates through select DTE Energy Your Energy Savings SM programs
Loan amounts	\$10,000-\$150,000
Loan term	Flexible up to 7 years
Loan rates	Fixed APR not to exceed 5% with no prepayment penalty.**
Eligible properties	Small commercial buildings in the city of Detroit owned or occupied by nonprofit organizations or local businesses (only building owners are eligible for loan)

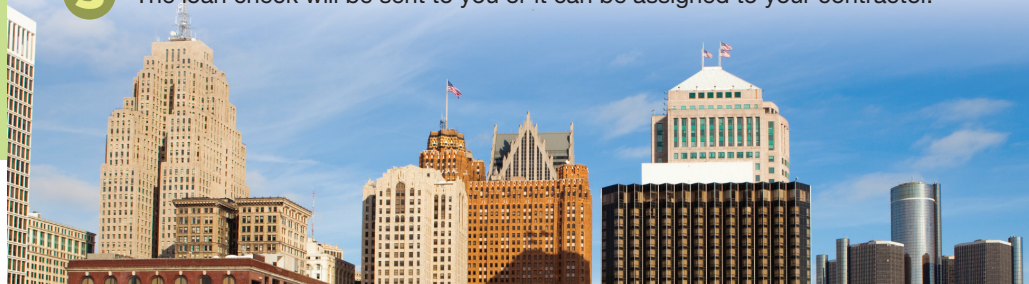
* Contact Enterprise Detroit for details. DTE Energy has no affiliation with Enterprise Detroit and will not be financially obligated for any loans. ** An application fee of not more than 1.0% of the loan or \$500, whichever is greater, also may be charged.

Getting Started

The number of loans available as part of this Michigan Saves pilot program is limited, so **sign up now!** Enterprise Detroit will walk you through the loan process.

APPLY NOW

- 1 Contact Enterprise Detroit at mmullen@enterprisedetroit.com to receive a loan application.
- 2 Submit the completed loan application.
- 3 Your contractor makes the energy efficiency improvements. You and the contractor will sign a certificate of completion form when the work is finished and submit the form to Enterprise Detroit.
- 4 Provide DTE Energy the required documentation to receive the Your Energy SavingsSM incentives (sign the release to have these applied toward the loan). DTE Energy will visit your facility to verify that the improvements were made.
- 5 The loan check will be sent to you or it can be assigned to your contractor.



Easy. Affordable. Smart.

www.michigansaves.org