

SmartWay Clean Diesel Financing
Community Development Transportation Lending Services
1341 G Street, NW, 10th Floor
Washington, DC 20005

**COMMUNITY DEVELOPMENT
TRANSPORTATION LENDING SERVICES**
Announces Funding For...



**SMARTWAY CLEAN
DIESEL FINANCING**

These innovative loans will help small trucking firms lower their fuel costs and their carbon footprint by purchasing newer used trucks and idling and emissions-reduction technologies.

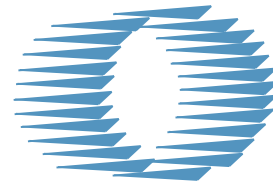
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An Equal Opportunity Lender



COMMUNITY DEVELOPMENT TRANSPORTATION LENDING SERVICES

SMARTWAY CLEAN DIESEL FINANCING



The **Community Development Transportation Lending Services** can provide financial assistance to truckers under the Environmental Protection Agency's *SmartWay Clean Diesel Finance* program. These innovative loans will help small trucking firms lower their fuel costs and their carbon footprint by purchasing newer used trucks and idling and emissions-reduction technologies.

PROGRAM DETAILS

Program Goal: Establish a revolving loan fund for the purchase of used trucks that have SmartWay upgrades or will receive SmartWay upgrades.

Fuel-Saving and Emission-Reducing Technologies:

Idle Reduction Device - Bunk Heater: Small, lightweight, diesel fuel-fired device mounted in the cab that provides heat for cab comfort. Does not include any air conditioning capabilities.

Benefits: Approx. 5 percent fuel savings assuming 1,200 hours of idling per year. Additional reduction in engine wear-and-tear.

Idle Reduction Device - Auxiliary Power Unit or Generator Set: Small diesel-powered generator mounted outside the cab that provides heat, air-conditioning, and electrical power to run appliances.

Benefits: Approx. 8 percent fuel savings assuming 2,400 hours of idling per year. Additional reduction in engine wear-and-tear.

Aluminum Wheels for Single Wide Tires: Traditional dual tires are replaced with one single wide tire and aluminum wheel. Can be applied to all tractor and trailer tire positions except for the steer tires.

Benefits: Approx. 4 percent fuel savings

Trailer Aerodynamics: Fairings added to the front and underside of the trailer to reduce drag.

Benefits: Approx. 5 percent fuel savings

Emission Control Device: A device added to the tractor's exhaust system to reduce the emission of particulate matter and other pollution.

Benefits: Approx. 20-50 percent reduction in particulate matter

Interest Rates: 4.0% – 8.0%, varies based on, among other things, each applicant's business history, available collateral, cash flow and credit score.

Loan Payback Period: 3 – 6 years, varies based on, among other things, business history, available collateral and cash flow.

Geographic Location: Nationwide.

Eligibility Requirement: Companies with a fleet of four or more trucks – even if upgrading or purchasing one truck.

Eligible Activities

- Purchase used trucks to upgrade with EPA *SmartWay* or CARB-verified idle-reduction and/or emission-reduction technology.
- Purchase used trucks that are upgraded with EPA *SmartWay* or CARB-verified idle-reduction and/or emission-reduction technology.
- Lists of EPA verified and eligible retrofit and idle reduction technologies can be found at <http://www.epa.gov/otaq/retrofit/verif-list.htm> and <http://www.epa.gov/otaq/diesel/idle-ncdc.htm>.
- The various components of the Upgrade Kit can be purchased individually or as a bundle. Greater fuel efficiency is achieved through the combined package.

Contact Information:

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EPA SMARTWAY LOAN APPLICATION

APPLICANT: _____

ADDRESS: _____

PHONE: _____ **FAX:** _____ **E-MAIL:** _____

CONTACT PERSON: _____ **TITLE:** _____

TYPE OF ORGANIZATION: _____ (e.g.; company, private operator, dealership)

DESCRIPTION of AREA SERVED (cities, counties, national): _____

LOAN AMOUNT REQUESTED: _____

DESCRIPTION OF SMARTWAY EQUIPMENT or EQUIPPED TRUCKS to be PURCHASED: _____

(Please fill in the attached spreadsheet regarding specific and detailed information on the equipment or trucks to be purchased such as make, model, engine type, year, mileage)

PROPOSED LOAN COLLATERAL: _____

(Please attach copies of any available collateral valuations such as Sales Contracts, Dealer or Sellers Cost Sheet, Sales Agreements, etc.)

FINANCIAL STATEMENTS: Please attach income statements and balance sheets for the last three (3) fiscal years, along with current FICO number (within 30 days, and with printout)

REFERENCES: Please list three credit references (company, phone #, address) CDTLS may contact.

BUSINESS PLAN: Please attach a detailed two year revenue and expense projections, include any pending or new contracts or agreements.

SIGNATURE : _____

DATE: _____

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