


## smart-e loan heat pump special offer



**0.99% interest  
rate for all  
borrowers**

**For a limited time, enjoy the benefits of heat pump technology for your home and receive a lower interest rate.** Heat pumps can make your home warmer in the winter and cooler in the summer, while using less energy than other types of heating/cooling.



### Get Flexible Financing with a Smart-E Loan

A Smart-E Loan offers a no money down option to work with your local contractor and a network of participating lenders. The process is easy and fast.

- **0.99% interest rate for all borrowers**
- **Repayment terms of 5, 7, or 10 years**
- **Loan amounts up to \$50,000**
- **No prepayment penalties**

Get in touch with us to get started with your Smart-E Loan.  
Reach out to us at:

### Hefferon Heating and Cooling

37A Padanaram Rd  
Danbury, CT 06811

203-790-8826  
[www.hefferonhc.com](http://www.hefferonhc.com)

### Eligible Heat Pump Technologies

**Air source heat pumps**

**Ducted / ductless mini splits**

**Ground source / geothermal heat pumps**

**Heat pump water heaters**

### Homeowner Eligibility

- **Homeowners must be an Eversource or Avangrid electricity customer**
- **Homeowner must have been approved for an EnergizeCT Heat Pump Rebate**