

EnergyLoan® Special Financing



Improve the energy efficiency of your home with this fast and convenient monthly payment financing option for affordable energy-saving home improvements.

EnergyLoan® Features

- Fast, Preferred Rate Unsecured Financing
- From \$2,500 to \$20,000
- 100% Financing Available
- Low Fixed Rate, Fixed Monthly Payments.
- No Lien Filed on Your Home
- No Home Equity Required: New Homeowners OK
- No Points, Fees or Closing Costs
- Up to 10 Years to Repay- No Prepayment Penalty
- Work must be done by an Approved Contractor

Who is Eligible?

All homeowners who are making qualifying improvements to their primary residence or vacation home (1 to 2 unit primary residence or vacation home on permanent foundation) are eligible. Good credit and the ability to repay are required; all income levels are eligible.



How Do I Get an EnergyLoan®?

1. Visit your AFC First Approved Contractor and get an estimate for qualifying improvements.
2. For fastest approval, apply online at **energyloan.net**. You can also apply by phone at (888) 232-3477, or fax the enclosed application.
3. We'll have a quick decision on your application, and answer any questions you may have.
4. We pay the Contractor directly when the work is done to your satisfaction.

Who can perform the Work?



Only AFC First EnergyLoan Approved Contractors may perform the work. A list of Approved Contractors is available at energyloan.com. Approved Contractors are authorized to perform work under the program. They are not agents of AFC First. All loans are made directly to the consumer by AFC First.



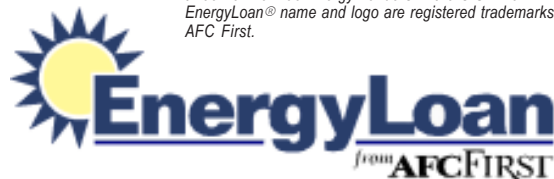
What Home Improvements Can Be Financed?

The EnergyLoan program is for EnergyStar® rated and other energy related and renewable energy improvements. All work can be financed if at least 50% of the project is comprised of the following:

- All makes and models of electric, gas and oil heating and air conditioning systems and all related work and services, including tank and sewer lines.
- All makes and models of windows, doors, siding, roofing and insulation.
- Electrical and plumbing including water treatment, baths and kitchens.
- Other qualifying energy-saving improvements including geothermal, solar and small wind.



AFC First, founded in 1947, provides energy efficiency financing in twenty states through a network of over 2,000 Approved contractors, utilities and manufacturers. It is one of three Fannie Mae Energy Lenders in the U.S. The EnergyLoan® name and logo are registered trademarks of AFC First.



EnergyLoan® Special Financing

for Energy Star® and Energy Saving



Home Improvements



Lower your energy costs...

Raise your comfort level!

Heating & Cooling Systems
Windows & Doors
Insulation ⚙️ Geothermal
Solar PV & Hot Water



Questions? Call 888-232-3477

www.energyloan.net

www.energyloan.net

EnergyLoan® Makes Home Comfort & Energy Efficiency Fast, Easy and Affordable

Use this "Ballpark" Payment Chart to Find
the Low Monthly Payment That Fits Your Budget
No Closing Costs or Penalty for Pre-Payment.

Amount Financed	Months			
	12	60	84	120
\$2,500	\$224	\$58	\$47	\$39
\$3,000	\$269	\$70	\$56	\$47
\$3,500	\$314	\$81	\$66	\$54
\$4,000	\$359	\$93	\$75	\$62
\$4,500	\$404	\$105	\$84	\$70
\$5,000	\$449	\$116	\$94	\$78
\$5,500	\$494	\$128	\$103	\$85
\$6,000	\$539	\$140	\$112	\$93
\$6,500	\$584	\$151	\$122	\$101
\$7,000	\$628	\$163	\$131	\$109
\$7,500	\$673	\$174	\$141	\$116
\$8,000	\$718	\$186	\$150	\$124
\$8,500	\$763	\$198	\$159	\$132
\$9,000	\$808	\$209	\$169	\$140
\$9,500	\$853	\$221	\$178	\$147
\$10,000	\$898	\$233	\$187	\$155
\$10,500	\$943	\$244	\$197	\$163
\$11,000	\$988	\$256	\$206	\$171
\$11,500	\$1,032	\$268	\$215	\$178
\$12,000	\$1,077	\$279	\$225	\$186
\$12,500	\$1,122	\$291	\$234	\$194
\$13,000	\$1,167	\$302	\$244	\$202
\$13,500	\$1,212	\$314	\$253	\$210
\$14,000	\$1,257	\$326	\$262	\$217
\$14,500	\$1,302	\$337	\$272	\$225
\$15,000	\$1,347	\$349	\$281	\$233
\$15,500	\$1,392	\$361	\$290	\$241
\$16,000	\$1,437	\$372	\$300	\$248
\$16,500	\$1,481	\$384	\$309	\$256
\$17,000	\$1,526	\$395	\$318	\$264
\$17,500	\$1,571	\$407	\$328	\$272
\$18,000	\$1,616	\$419	\$337	\$279
\$18,500	\$1,661	\$430	\$347	\$287
\$19,000	\$1,706	\$442	\$356	\$295
\$19,500	\$1,751	\$454	\$365	\$303
\$20,000	\$1,796	\$465	\$375	\$310

Ballpark payments are estimates only. Payments are based on 13.99% APR. Actual rate and payment subject to credit approval by AFC First. Rates subject to change. All loans are made directly to the consumer by AFC First Financial Corporation or Nova Bank on behalf of AFC First.



For fastest approval, apply online:
www.energyloan.net

Fax this completed Application to 610-433-7488
or Apply by Phone: 888-232-3477

Name of the Contractor who is doing the Work			Name of the Contractor's Salesperson		
Loan Amount Requested	Description of the Work to be Done				

Please Tell Us About Yourself

Alimony, child support or separate maintenance need not be included unless you wish to reply upon such income in applying for credit.

Applicant's Last Name		First Name		MI	Social Security Number		Date of Birth	
Co-Applicant's Last Name		First Name		MI	Social Security Number		Date of Birth	
Home Address			City		State	Zip	Owned Home How Long?	Home Phone
Applicant's Employer		How Long?	Work Phone		Cell Phone		Email Address	
Applicant's Position		Gross Monthly Salary		Self-Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No		Other Income (Please explain):		
Previous Employer Name (if less than 2 years at current)				How long?		Position		Gross Monthly Salary
Co-Applicant's Employer		How Long?	Work Phone		Cell Phone		Email Address	
Co-Applicant's Position		Gross Monthly Salary		Self-Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No		Other Income (Please explain):		
Previous Employer Name (if less than 2 years at current)				How long?		Position		Gross Monthly Salary

Please Tell Us About Your Property and Finances

Work being installed at (choose one): <input type="checkbox"/> Primary Residence <input type="checkbox"/> Vacation Home <input type="checkbox"/> Other		Type of Property: <input type="checkbox"/> Single Family <input type="checkbox"/> 2 Unit		Est. Property Value	Purchase Price	Year Purchased
Name of County your Property is In		Current Mortgage Holder		Mortgage Payment		Does Mortgage Payment include Taxes and Insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No
Have You Ever Declared Bankruptcy? If so, when?		Are You Obligated to Pay Alimony or Child Support? If so, monthly amount: \$		If Taxes and Insurance are NOT included with Mortgage: Annual Real Estate Taxes \$		Annual Home Insurance Premium \$

By signing below I (We) agree to the following 1) that any information I (We) furnish to you is true and complete and authorize you to investigate my(our) credit and employment history; 2) I (We) will advise you of any material changes in my(our) financial condition. 3) I (We) also authorize you to provide information on the approval status of my(our) application with the AFC First Approved Contractor/Dealer of my(our) choice. I (We) also agree that this application can be used to qualify for other types of financing made available by AFC First Corp. or its affiliates.

Please Sign Here:

Applicant's Signature	Date	Co-Applicant's Signature	Date
-----------------------	------	--------------------------	------