

## EnergyLoan® Monthly Payment Plan

**Homeowners** can improve the energy efficiency of their homes with this fast and convenient monthly payment financing option for high-efficiency heating, cooling, windows, insulation and more. Provided by AFC First Financial Corporation, founded in 1947, the EnergyLoan® program helps make affordable energy efficiency available to most homeowners.

## Special 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 Penalty for Prepayment**
- **Work must be done by an Approved Contactor**

## Who is Eligible?

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



*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 US. The EnergyLoan® name and logo are registered marks of AFC First.*

**(888) 232-3477 FAX (610) 433-7488**  
**energyloan.net afcfirst.com**

## How Do I Get an EnergyLoan®?

- See your Approved Contractor for information.
- Or Apply online at **energyloan.net**, by phone at **(888) 232-3477**, by fax at **(610) 433-7488**
- We'll have a quick decision on your application, and answer any questions you may have.
- Get an estimate for qualifying improvements from your AFC First Approved Contractor.
- Sign the EnergyLoan® credit agreement provided
- 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. 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 Financial Corporation

## What Improvements Can Be Financed?

The EnergyLoan® program is for ENERGY STAR™ 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 & 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 & Plumbing including Water Treatment, Baths and Kitchens**
- **Other Qualifying energy-saving improvements including Geothermal, Solar and Small Wind**



## **SPECIAL FINANCING PLAN FOR ENERGY STAR® & ENERGY-SAVING HOME IMPROVEMENTS**



**Lower your energy costs,  
Raise your comfort level.**

- **Heating / Cooling**
- **Windows & Doors / Insulation**
- **Geothermal / Solar PV**



**EnergyLoan® Makes Quality Home Comfort and 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.**

	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 loan are made directly to the consumer by AFC First Financial Corporation or Nova Bank on behalf of AFC First



Apply by Phone:  
 Apply On-Line:  
 Apply By Fax:

(888) 232-3477 (888) AFC FIRST  
 www.energyloan.net  
 (610) 433-7488

NAME OF CONTRACTOR/DEALER WHO IS DOING WORK		NAME OF SALES PERSON AT CONTRACTOR	
LOAN AMOUNT REQUESTED	DESCRIPTION OF WORK TO BE DONE		

**Please Tell Us About Yourself**

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

<u>APPLICANT'S</u> LAST NAME		FIRST NAME	MI	SOCIAL SECURITY NUMBER	DATE OF BIRTH
<u>CO-APPLICANT'S</u> LAST NAME		FIRST NAME	MI	SOCIAL SECURITY NUMBER	DATE OF BIRTH
HOME ADDRESS		CITY	ST	ZIP	HOW LONG?
<u>APPLICANT'S</u> EMPLOYER		HOW LONG?	WORK PHONE (w/ area code)	CELL PHONE (w/ area code)	E-MAIL ADDRESS
<u>APPLICANT'S</u> POSITION	GROSS MONTHLY SALARY	SELF EMPLOYED?	OTHER INCOME (Please explain)		
PREVIOUS EMPLOYER NAME (IF LESS THAN 2 YEARS AT CURRENT)		HOW LONG?	POSITION	GROSS MONTHLY SALARY	
<u>CO-APPLICANT'S</u> EMPLOYER		HOW LONG?	WORK PHONE (w/ area code)	CELL PHONE (w/ area code)	E-MAIL ADDRESS
<u>CO-APPLICANT'S</u> POSITION	GROSS MONTHLY SALARY	SELF EMPLOYED?	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**

IS THE WORK BEING DONE AT YOUR HOME (PRIMARY RESIDENCE) OR SECOND HOME? <input type="checkbox"/> Yes <input type="checkbox"/> No	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		FIRST MORTGAGE HOLDER	MORTGAGE PAYMENT \$	ARE TAXES AND INSURANCE INCLUDED IN MORTGAGE PAYMENT? <input type="checkbox"/> Yes <input type="checkbox"/> No
HAVE YOU EVER DECLARED BANKRUPTCY? (if so, when?)		OBLIGATED TO PAY ALIMONY OR CHILD SUPPORT? (if so, monthly amt.)	IF TAXES AND INSURANCE ARE NOT INCLUDED W/ MORTGAGE Annual Real Estate Taxes \$      Annual Home Ins. 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) that I(We) are the record owners of the above named property 3) that I (We) will advise you of any material changes in my(our) financial condition. 4) that I(We) also authorize you to provide information on the approval status of my (our) application with the AFC First Approved Contractor of my(our) choice. 5. I(We) agree that this application can be used to qualify for other types of financing made available by AFC First or its affiliates and marketing partners.

**Please Sign Here**

<u>APPLICANT'S</u> SIGNATURE	DATE	<u>CO-APPLICANT'S</u> SIGNATURE	DATE
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