



from **AFCFIRST**

### 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
- Loans 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.

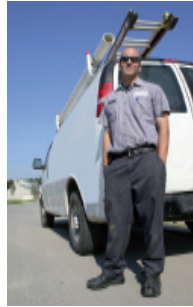


### How Do I Get an EnergyLoan®?

1. Visit your AFC First Approved Contractor and get an estimate for qualifying improvements.
2. For fastest approval, apply online at [energyloan.net](http://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.

Questions? Call 888-232-3477

### Who can perform the Work?



Only AFC First EnergyLoan Approved Contractors may perform the work. A list of Approved Contractors is available at [energyloan.net](http://energyloan.net). 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 2,500 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 Sponsor



## 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



[www.energyloan.net](http://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	\$226	\$59	\$48	\$40
\$3,000	\$271	\$71	\$58	\$48
\$3,500	\$316	\$83	\$68	\$56
\$4,000	\$361	\$95	\$77	\$65
\$4,500	\$406	\$107	\$87	\$73
\$5,000	\$451	\$119	\$96	\$81
\$5,500	\$496	\$131	\$106	\$89
\$6,000	\$542	\$143	\$116	\$97
\$6,500	\$587	\$155	\$125	\$105
\$7,000	\$632	\$166	\$135	\$113
\$7,500	\$677	\$178	\$145	\$121
\$8,000	\$722	\$190	\$154	\$129
\$8,500	\$767	\$202	\$164	\$137
\$9,000	\$812	\$214	\$174	\$145
\$9,500	\$857	\$226	\$183	\$153
\$10,000	\$903	\$238	\$193	\$161
\$10,500	\$948	\$250	\$203	\$169
\$11,000	\$993	\$262	\$212	\$177
\$11,500	\$1,038	\$274	\$222	\$185
\$12,000	\$1,083	\$285	\$231	\$194
\$12,500	\$1,128	\$297	\$241	\$202
\$13,000	\$1,173	\$309	\$251	\$210
\$13,500	\$1,218	\$321	\$260	\$218
\$14,000	\$1,264	\$333	\$270	\$226
\$14,500	\$1,309	\$345	\$280	\$234
\$15,000	\$1,354	\$357	\$289	\$242
\$15,500	\$1,399	\$369	\$299	\$250
\$16,000	\$1,444	\$381	\$309	\$258
\$16,500	\$1,489	\$392	\$318	\$266
\$17,000	\$1,534	\$404	\$328	\$274
\$17,500	\$1,579	\$416	\$338	\$282
\$18,000	\$1,625	\$428	\$347	\$290
\$18,500	\$1,670	\$440	\$357	\$298
\$19,000	\$1,715	\$452	\$367	\$306
\$19,500	\$1,760	\$464	\$376	\$314
\$20,000	\$1,805	\$476	\$386	\$323

Ballpark payments are estimates only. Payments are based on 14.99% 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](http://www.energyloan.net)

or 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
Property Address Where Work Is Being Done		City	State	Zip	How Long have you Owned your Home?	
Mail Address (if different than Install Address)		City	State	Zip	Your Email Address	
Applicant's Employer		How Long?	Work Phone	Cell Phone	Home Phone	
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
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