

The Energy Loan Monthly Payment Plan

Homeowners in most Northeastern and Mid-Atlantic States can improve the energy efficiency of their homes with this fast and convenient financing program for energy-saving heating, air conditioning, insulation, windows, doors, siding and other improvements. 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 \$1,000 to \$20,000
- **Low Fixed Rate, Fixed Monthly Payments.** Rates from 9.99% APR depending on credit and term. **Special 8.99% APR** available to Pennsylvania homeowners under Keystone HELP
- **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** (depending on amount)
- **No Penalty for Prepayment**
- **Work must be performed by an Approved Contactor/Dealer**

Who is Eligible?

All homeowners who are making qualifying improvements to their primary residence or second home are eligible. Good credit and the ability to repay are required, however all income levels are eligible.

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**

Contact AFC First or visit www.energyloan.net for more information on qualifying improvements.

How Do I Get a EnergyLoan?

- Apply online at www.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 Approved Contractor/Dealer.
- Sign the EnergyLoan credit agreement provided
- We pay the Contractor/Dealer directly when the work is done to your satisfaction.

Who Can Perform the Work?

Only AFC First EnergyLoan Approved Contractor/Dealers may perform the work. Visit www.energyloan.net or call (888) 232-3477 to find Approved Contractor/Dealers in your area. If you would like to use a contractor who is not currently approved, have them contact AFC First to become qualified.

PRINCIPAL SPONSORS OF ENERGYLOAN & KEYSTONE HELP

KEYSTONE HELP

PENNSYLVANIA TREASURY DEPARTMENT
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AFC FIRST FINANCIAL CORP.

AFC First, a Lehigh Valley PA financial institution, founded in 1947, provides energy efficiency financing in the Northeast and Mid-Atlantic U.S. It is the exclusive lender for Pennsylvania's official ENERGY STAR loan program, Keystone HELP™, which is principally supported by the PA Treasury Dept., and a statewide LPA for PHFA. Upon regulatory approval, AFC First will become a part of Great Bear Bank.



A special low rate program for Pennsylvanians for ENERGY STAR and other high efficiency home improvements.
www.keystonehelp.com

(888) AFC FIRST (232-3477)
FAX (610) 433-7488
www.energyloan.net
www.afcfirst.com
www.keystonehelp.com



AMERICA'S SPECIAL MONTHLY PAYMENT PLAN FOR ENERGY STAR® & ENERGY-SAVING HOME IMPROVEMENTS



Lower your energy costs, Raise your comfort level.



EnergyLoan Makes Quality Home Comfort and Energy Efficiency
Fast, Easy and Affordable



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

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

Use this "Ballpark" Payment Chart to Find the Low Monthly Payment That Fits Your Budget

	Months			
	12	60	84	120
\$2,500	\$220	\$63		
\$3,000	\$264	\$75		
\$3,500	\$308	\$88		
\$4,000	\$352	\$101		
\$4,500	\$396	\$113	\$89	
\$5,000	\$440	\$126	\$99	
\$5,500	\$484	\$138	\$109	
\$6,000	\$527	\$151	\$119	
\$6,500	\$571	\$163	\$129	
\$7,000	\$615	\$176	\$139	
\$7,500	\$659	\$189	\$149	
\$8,000	\$703	\$201	\$159	
\$8,500	\$747	\$214	\$169	
\$9,000	\$791	\$226	\$179	
\$9,500	\$835	\$239	\$189	
\$10,000	\$879	\$251	\$199	
\$10,500		\$264	\$209	\$163
\$11,000		\$277	\$219	\$171
\$11,500		\$289	\$229	\$179
\$12,000		\$302	\$238	\$187
\$12,500		\$314	\$248	\$194
\$13,000		\$327	\$258	\$202
\$13,500		\$339	\$268	\$210
\$14,000		\$352	\$278	\$218
\$14,500		\$364	\$288	\$225
\$15,000		\$377	\$298	\$233
\$15,500		\$390	\$308	\$241
\$16,000		\$402	\$318	\$249
\$16,500		\$415	\$328	\$256
\$17,000		\$427	\$338	\$264
\$17,500		\$440	\$348	\$272
\$18,000		\$452	\$358	\$280
\$18,500		\$465	\$368	\$288
\$19,000		\$478	\$378	\$295
\$19,500		\$490	\$388	\$303
\$20,000		\$503	\$397	\$311

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? HOME PHONE (w/ area code)
<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 /Dealer 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 and authorize you to forward my application, credit report and all other documentation to other lenders who may be asked to consider your application for credit and I authorize those lenders to independently request my credit report from a credit reporting agency.

Please Sign Here

APPLICANT'S SIGNATURE	DATE	<u>CO-APPLICANT'S</u> SIGNATURE	DATE
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Ballpark payments are estimates only. Rates are 9.99% APR for 12 month, 11.99% to 19.99% APR for other terms. Not all credit tiers available in all states and subject to state's maximum interest rate. Actual rate and payment subject to credit approval by AFC First and based on your credit and loan amount. Rates subject to change. Approved Contractor/Dealers 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, P.O. Box 3558, Allentown, PA 18106 (888) 232-3477