

## The EnergyLoan® Monthly Payment Plan

**National Grid customers** can improve the energy efficiency of their homes with this fast and convenient financing program for energy-saving natural gas heating and cooling and many other types of improvements. Provided by AFC First Financial Corporation, founded in 1947, the EnergyLoan® program helps make affordable energy efficiency available to most homeowners. Special monthly payments are also available for **commercial and business improvements**. More information on our commercial lease program is available by phone or on-line.

## Special EnergyLoan® Features

- **Fast, Preferred Fixed Rate, Unsecured Financing** from \$2,500 to \$20,000
- **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 performed by an Approved Contactor/Dealer**

## Who is Eligible?

Residential loans are primarily for 1-2 family owner-occupied homes. Buildings with over 2 units will be considered for the commercial program. Good credit and the ability to repay are required, however all income levels are eligible.

## What Improvements Can Be Financed?

The EnergyLoan® program can be used for energy-saving improvements. All work can be financed if at least 50% of the project is comprised of the following:

- **Gas Boilers, Furnaces and Water Heaters**
- **Gas Heat Pumps and Gas Air Conditioning**
- **Gas Fireplaces, Gas Appliances, Patio Heaters & BBQ Grills**
- **Interior Gas Piping, Baseboard Units (hot water/steam/electric)**
- **Plumbing, piping, electrical work and devices, ductwork and installation**
- **EnergyLoan® financing can also be used for most other types of energy efficient and energy-saving improvements**

Contact AFC First or visit [nationalgrid.energyloan.net](http://nationalgrid.energyloan.net) for more information on qualifying improvements.

## How Do I Get an EnergyLoan®?

- Apply online at [www.nationalgrid.energyloan.net](http://www.nationalgrid.energyloan.net), by phone at (888) 232-3477, by fax at (610) 433-7488 or by mail.
- 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.nationalgrid.energyloan.net](http://www.nationalgrid.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.

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### **ABOUT AFC FIRST FINANCIAL CORP.**

*AFC First, a Lehigh Valley PA based financial institution, founded in 1947, provides its EnergyLoan® energy efficiency and renewable energy improvement financing to homeowners and businesses in twelve states. It is one of three Fannie Mae Approved Energy Loan Lenders in the nation and the only one in the Northeast and Mid-Atlantic U.S. Among other programs, AFC First is the exclusive lender for Pennsylvania's official ENERGY STAR loan program, Keystone HELP®, principally supported by the PA Treasury Dept. and the state of Connecticut's Solar Lease Program. The EnergyLoan® and Keystone HELP® names and logos are registered marks of AFC Financial Corp.*



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# Special Monthly Payment Financing for Natural Gas & Other Energy-Saving 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:  
 Apply by Mail:

(888) 232-3477 (888) AFC FIRST  
 www.nationalgrid.energyloan.net  
 (610) 433-7488  
 P.O. Box 3558, Allentown, PA 18106

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

	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

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)		WORK PHONE (w/ area code)		CELL PHONE (w/ area code)	E-MAIL ADDRESS
<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 <input type="checkbox"/> 2 Family <input type="checkbox"/> Other	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**

<u>APPLICANT'S SIGNATURE</u>	DATE	<u>CO-APPLICANT'S SIGNATURE</u>	DATE
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Ballpark payments are estimates only. Payments are based on 13.99% APR, subject to state's maximum interest rate. Actual rate and payment subject to credit approval by AFC First. 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