

Keystone Home Energy Loan Program

Pennsylvania homeowners can improve the energy efficiency of their homes with this fast and convenient financing program for **high efficiency heating, air conditioning, insulation, windows, doors, siding, geothermal and solar PV** systems as well as “whole house” improvements using **Home Performance with Energy Star**. Provided by AFC First Financial Corporation, a Pennsylvania lender and principally supported by the Pennsylvania Treasury Department and the Pennsylvania Housing Finance Agency, the Keystone HELP™ program helps make affordable energy efficiency available to all Pennsylvanians.

Special Keystone HELP™ Features

	UNSECURED KEYSTONE HELP LOAN	SECURED HOME EQUITY KEYSTONE HELP LOAN
AMOUNT	\$1,000 to \$10,000	\$10,000 to \$35,000
COLLATERAL	Unsecured, No Lien	Up to 120% of home's value, 1st, 2nd or 3rd lien
TERM	3, 5, or 10 Years	10, 15 or 20 Years
RATE <i>Subject to change</i>	8.99% Fixed	From 6.375% to 8.875% Fixed depending on loan to value and term
TYPICAL APPROVAL & CLOSING	Approval in minutes, closing in 1 day or less	Approval same day, closing in 7 to 10 days or less
CLOSING COSTS	None	Generally, less than \$500 which may be financed.
PREPAYMENT PENALTY	None	None

Who is Eligible?

All Pennsylvania 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.

Who Can Perform the Work?

Only Keystone HELP Approved Contractor/Dealers may perform the work. Visit www.keystonehelp.com 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.

How Do I Get a Keystone HELP™ Loan?

- Apply online at www.keystonehelp.com, by phone at (888) 232-3477, by fax at (610) 433-7488 or complete the application on the reverse and give it to your Approved Contractor/Dealer for submission.
- We'll have a quick decision on your loan application, and are happy to answer any of your questions.
- Get an estimate for qualifying improvements from your Approved Contractor/Dealer. If you are financing “whole house” improvements obtain your energy audit from a certified Home Performance with Energy Star auditor. Links to both contractors and auditors can be found at www.keystonehelp.com.
- For **unsecured** loans simply sign the Keystone HELP™ Retail Installment Agreement.
- For **secured** loans we will send you disclosure information and a closing agent will come to you at a mutually convenient time and location to close your loan
- We pay the Contractor/Dealer directly when the work is done to your satisfaction.

PRINCIPAL SPONSORS

PENNSYLVANIA TREASURY DEPARTMENT
PENNSYLVANIA HOUSING FINANCE AGENCY

PENNSYLVANIA ENERGY DEVELOPMENT AUTH.
WEST PENN POWER SUSTAIN. ENERGY FUND
PA HOME ENERGY
METED SUSTAINABLE ENERGY FUND
ENERGY ASSOCIATION OF PENNSYLVANIA
ELECTRICAL ASSOCIATION OF PHILA
ENERGY COORDINATING AGENCY
NAOSHM

ALLEGHENY POWER
COLUMBIA GAS OF PA
DOMINION PEOPLES
DUQUESNE LIGHT COMPANY
EQUITABLE GAS COMPANY
METROPOLITAN EDISON CO.
PENNSYLVANIA ELECTRIC CO.
PENNSYLVANIA POWER CO.
NATIONAL FUEL GAS DISTRIBUTION
PECO ENERGY COMPANY
PG ENERGY
PHILADELPHIA GAS WORKS
PPL ELECTRIC UTILITIES
PPL GAS UTILITIES
UGI ELECTRIC UTILITIES
UGI GAS UTILITIES
WELLSBORO ELECTRIC COMPANY
CITIZENS' ELECTRIC COMPANY
VALLEY ENERGY, INC
TRI-COUNTY RURAL ELECTRIC COOPERATIVE

ENERGY KINETICS
P&N DISTRIBUTION
RIDGWOOD CORP.
KRENTZMAN SUPPLY

AFC FIRST FINANCIAL CORPORATION

PA LEGISLATURE/DCED
TRF SUSTAINABLE DEVELOPMENT FUND
PENELEC SUSTAINABLE ENERGY FUND
AFFORDABLE COMFORT (ACI)
PA PETROLEUM MARKETERS
SUSTAINABLE ENRGY FUNDS OF CE PA



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.

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



PENNSYLVANIA'S SPECIAL FINANCING PLAN FOR ENERGY STAR® HOME PERFORMANCE AND ENERGY EFFICIENCY HOME IMPROVEMENTS



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



What Improvements Can Be Financed?

The Keystone HELP™ program is for ENERGY STAR™ rated and other high efficiency and renewable energy improvements. All work can be financed if at least 65% of the project is comprised of the following:

- ENERGY STAR™ rated Electric, Gas and Oil (83% AFUE) Heating & Air Conditioning Systems and related work
- ENERGY STAR™ rated Windows, Doors, Siding, Roofing and Insulation
- Geothermal, Solar Energy & Hot Water & Water Treatment , Small Wind Power Systems
- Home Performance with ENERGY STAR™ “whole house” improvements and energy audits
- Other Qualifying ENERGY STAR™ improvements

Contact your Approved Contractor/Dealer or visit www.energystar.gov for more information on qualifying improvements.

Keystone HELP™ “BallPark” Monthly Payment Estimator

Unsecured Keystone HELP Loan				
	Months			
	36	60	120	
\$1,000	\$32	-	-	
\$2,000	\$64	\$42	-	
\$3,000	\$95	\$62	-	
\$4,000	\$127	\$83	\$51	
\$5,000	\$159	\$104	\$63	
\$6,000	\$191	\$125	\$76	
\$7,000	\$223	\$145	\$89	
\$8,000	\$254	\$166	\$101	
\$9,000	\$286	\$187	\$114	
\$10,000	\$318	\$208	\$127	

Secured Home Equity Keystone HELP Loan				
	Months			
	120	180	240	
\$10,000	\$118	\$93	\$83	
\$15,000	\$177	\$140	\$124	
\$20,000	\$236	\$187	\$166	
\$25,000	\$295	\$234	\$207	
\$30,000	\$354	\$280	\$249	
\$35,000	\$413	\$327	\$290	

Ballpark payments based on 8.99% APR for unsecured loan program. Secured loans: 7.375% for 120 months, 7.625% for 180 months and 7.876% for 240 months actual rate based on loan to value and loan term. Closing costs may affect actual APR for secured loans. Rates subject to change. Other amounts available. Actual monthly payments based on actual amount financed. Final approval based on applicant's credit and ability to repay. Applicants who do not qualify for Keystone HELP may be approved for other loan programs at different rates



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

(888) 232-3477 (888) AFC FIRST
www.keystonehelp.com
(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.

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	ST	ZIP	HOW LONG? HOME PHONE (w/ area code)
APPLICANT'S EMPLOYER	HOW LONG?	WORK PHONE (w/ area code)	CELL PHONE (w/ area code)	E-MAIL ADDRESS
APPLICANT'S 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	
CO-APPLICANT'S EMPLOYER	HOW LONG?	WORK PHONE (w/ area code)	CELL PHONE (w/ area code)	E-MAIL ADDRESS
CO-APPLICANT'S 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	CO-APPLICANT'S SIGNATURE	DATE
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