

## 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 and other improvements. Provided by AFC First Financial Corporation, a Pennsylvania lender and principally supported by the Pennsylvania Treasury Department, the Keystone HELP program helps make affordable energy efficiency available to all Pennsylvanians.

### Special Keystone HELP Features

- **Fast, Preferred Rate Unsecured Financing from \$1,000 to \$10,000 or more**
- **8.99% APR (6.99% APR available for specified income levels)**
- **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 performed by an Approved Contactor/Dealer**

### 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.

### 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**
- **Other Qualifying ENERGY STAR™ improvements**

Contact your Approved Contractor/Dealer or visit [www.energystar.gov](http://www.energystar.gov) for more information on qualifying improvements.



## How Do I Get a Keystone HELP Loan?

- Apply online at [www.keystonehelp.com](http://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 decision on your application, generally in just an hour or two and no later than the next business day, and are happy to answer any of your questions.
- Get an estimate for qualifying improvements from your Approved Contractor/Dealer.
- Sign the Keystone HELP Retail Installment Agreement.
- We pay the Contractor/Dealer directly when the work is done to your satisfaction.

### Who Can Perform the Work?

Only Keystone HELP Approved Contractor/Dealers may perform the work. Visit [www.keystonehelp.com](http://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.

#### PRINCIPAL SPONSORS

PENNSYLVANIA TREASURY DEPARTMENT	AFC FIRST FINANCIAL CORPORATION
PENNSYLVANIA ENERGY DEVELOPMENT AUTH.	PA LEGISLATURE/DCED
WEST PENN POWER SUSTAIN. ENERGY FUND METED SUSTAINABLE ENERGY FUND	TRF SUSTAINABLE DEVELOPMENT FUND PENELEC SUSTAINABLE ENERGY FUND
ENERGY ASSOCIATION OF PENNSYLVANIA NAOSHM	PA PETROLEUM MARKETERS GEMSTONE GROUP
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	   <p>AFC First Financial, the provider of the Keystone HELP program, is a Lehigh Valley, PA based financial institution licensed by the Pennsylvania Department of Banking in 1947, offering mortgage services in Pennsylvania and energy efficient lending programs through over 1000 contractor/dealers from Maine to Virginia.</p>
ENERGY KINETICS P&N DISTRIBUTION RIDGWOOD CORP. KRENTZMAN SUPPLY	(888) AFC FIRST (232-3477) FAX (610) 433-7488 <a href="http://www.keystonehelp.com">www.keystonehelp.com</a> <a href="http://www.afcfirst.com">www.afcfirst.com</a>



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



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



**Keystone HELP Makes  
Quality Home Comfort  
and Energy Efficiency  
Fast, Easy and Affordable**

**Choose the Low Monthly Payment  
That Best Fits Your Budget**

	Months		
	36	60	120
<b>\$1,000</b>	\$32	-	-
<b>\$1,500</b>	\$48	-	-
<b>\$2,000</b>	\$64	\$42	-
<b>\$2,500</b>	\$79	\$52	-
<b>\$3,000</b>	\$95	\$62	-
<b>\$3,500</b>	\$111	\$73	\$44
<b>\$4,000</b>	\$127	\$83	\$51
<b>\$4,500</b>	\$143	\$93	\$57
<b>\$5,000</b>	\$159	\$104	\$63
<b>\$5,500</b>	\$175	\$114	\$70
<b>\$6,000</b>	\$191	\$125	\$76
<b>\$6,500</b>	\$207	\$135	\$82
<b>\$7,000</b>	\$223	\$145	\$89
<b>\$7,500</b>	\$238	\$156	\$95
<b>\$8,000</b>	\$254	\$166	\$101
<b>\$8,500</b>	\$270	\$176	\$108
<b>\$9,000</b>	\$286	\$187	\$114
<b>\$9,500</b>	\$302	\$197	\$120
<b>\$10,000</b>	\$318	\$208	\$127

Ballpark payments based on 8.99% APR. 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

**INFORMATION ON SPECIAL 6.99% APR FOR QUALIFYING BORROWERS**  
Based on the information you provide and our verification, if your household income is determined to be 80% or less of the HUD Area Median Income your interest rate will be reduced to 6.99%. Your monthly payment will not change from the amount shown above, but you will pay less interest on each monthly payment. This means that if you make your scheduled monthly payment on or before your due date your loan will be paid in full before the term shown above. If you do qualify for this rate we will notify you in writing.



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.

<b>APPLICANT'S</b> LAST NAME		FIRST NAME	MI	SOCIAL SECURITY NUMBER	DATE OF BIRTH
<b>CO-APPLICANT'S</b> LAST NAME		FIRST NAME	MI	SOCIAL SECURITY NUMBER	DATE OF BIRTH
HOME ADDRESS		CITY	ST	ZIP	HOW LONG?
<b>APPLICANT'S</b> EMPLOYER		HOW LONG?	WORK PHONE (w/ area code)	CELL PHONE (w/ area code)	E-MAIL ADDRESS
<b>APPLICANT'S</b> 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	
<b>CO-APPLICANT'S</b> EMPLOYER		HOW LONG?	WORK PHONE (w/ area code)	CELL PHONE (w/ area code)	E-MAIL ADDRESS
<b>CO-APPLICANT'S</b> 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 lms. Premium \$		

**Please Sign Here**

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 Financial Corp. or its affiliates.

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