



Residential Financing Program Highlights:

Take advantage of special low rates made possible by the Connecticut Energy Efficiency Fund and other state energy efficiency initiatives:

- Loans from \$2,500 to \$20,000*
- Unsecured, Simple Interest Loan
- No Home Equity Required
- Up to a Ten-Year Term
- No Fees to Consumer or Contractor
- No Penalty for Pre-payment
- Fast Approval
- Qualifying Improvements and Work Recommended through a Home Energy Solutions Assessment
- Work must be Performed by an Approved Contractor

*Subject to program limitations and credit approval by AFC First Financial Corporation. All loans are made directly to the consumer by AFC First Financial Corporation or Nova Bank on behalf of AFC First.

RESIDENTIAL FINANCING

Questions? Call 888-232-3477

www.CTEnergyInfo.com

0.00% or 2.99% Financing for Energy Saving Home Improvements!



RESIDENTIAL FINANCING



www.CTEnergyInfo.com

Save Energy, Save Money!



If you are a Connecticut resident and a customer of The Connecticut Light and Power Company or The United Illuminating Company, you can borrow from \$2,500 to \$20,000* for qualifying improvements recommended through the Home Energy Solutions program and performed by an

Approved Contractor. Take advantage of special low rates made possible by the Energy Efficiency Fund and other state energy efficiency initiatives.

How to Apply for Financing

Step One:

Get an Energy Assessment

Start by getting a professional energy assessment and on-the-spot efficiency improvements by signing up for Home Energy Solutions. Supported by the Connecticut Energy Efficiency Fund and offered by The Connecticut Light and Power Company and The United Illuminating



Company, this low-cost in-home program will save you energy and money. Call 877-WISE-USE to sign up.



Step Two: Apply for Financing

Approval is fast and easy. Once you've had your assessment completed, obtain an estimate from an approved contractor. For fast approval, go to CTEnergyInfo.com and follow the residential financing link, or you can apply by phone at 888-232-3477.

We'll have a quick decision on your application and answer any questions you may have.

Step Three: We Pay Your Contractor and You Start Saving!

We pay the contractor when the work is done to your satisfaction. Your first payment will be due in 30 days. There's no penalty for pre-payment, no closing costs, and no mortgage filed on your home.



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Connecticut Light & Power

The Northeast Utilities System



The United Illuminating Company



The Northeast Utilities System

Connecticut's Energy Efficiency Programs are funded by a Charge on Customer energy bills. The Programs are designed to help customers manage their energy usage and cost.

What Improvements Qualify?

You may finance 100% of the work being done on your single family, duplex or vacation home which you own and occupy. (75% of all work being done must be for qualifying improvements listed below.) You must have a Home Energy Solutions assessment completed and the work performed by an Approved Contractor.

COMPREHENSIVE ENERGY SAVING PROJECTS

0.00% loans from \$7,000 to \$20,000
2.99% loans from \$2,500 to \$6,999

- For retrofit installations of a qualifying heating and/or cooling (HVAC) system as part of a comprehensive (multi-measure) project. All components of an HVAC system (both heating and/or cooling equipment) must meet program guidelines - as shown below.
- Replacing an HVAC system of the same fuel type except for Ductless Heat Pumps and Geothermal Systems which can be used to replace a system of any fuel type

At least one additional eligible energy efficiency measure recommended by a Home Energy Solutions Assessment must be completed such as:

- Air or duct sealing (above and beyond Home Energy Solutions Core Services for air and duct sealing)
- Insulation upgrades as recommend by a Home Energy Solutions assessment
- Other energy efficiency upgrades recommended as part of Home Energy Solutions assessment

* Must be listed on energystar.gov . Geothermal: Closed Loop Only - must meet Connecticut Energy Efficiency Fund VIP standards. Guidelines effective for all applications received on or after July 15, 2010.

How to Apply: For fast approval, apply online. Apply by phone 888-232-3477. Or fax this completed application to 610-433-7488

Apply Online! Visit www.CTEnergyInfo.com and follow the Residential Financing link.

RESIDENTIAL FINANCING

SINGLE MEASURE ENERGY SAVING IMPROVEMENTS

0.00% loans from \$7,000 to \$20,000
2.99% loans from \$2,500 to \$6,999

High Efficiency Insulation

Must conform to current Home Energy Solutions requirements.

Water Heating Systems

ENERGY STAR® systems including heat pump hot water (solar thermal is not eligible).

Advanced Air Sealing or Duct Sealing

ENERGY STAR® Ductless Heat Pumps*

2.99% loans from \$2,500 to \$20,000

*Certain limitations apply for Geothermal**

Other HVAC Replacement Equipment

All components of an HVAC system (both heating and/or cooling equipment) must meet program guidelines

- **ENERGY STAR® Central A/C Systems***
15 SEER / 12.5 EER
- **ENERGY STAR® Air to Air Heat Pumps***
15 SEER / 12.5 EER / 8.5 HSPF
- **ENERGY STAR® Geothermal Heat Pumps***
2.99% up to \$10,000.
Standard EnergyLoan rate for balance to \$20,000
- **Gas Boilers and Furnaces**
Boilers: 90% efficient AFUE
Furnaces: 95% efficient AFUE with Electronic Commutated Motor (ECM)
- **Oil Boilers and Furnaces**
Boilers: 86% efficient AFUE (Boilers require temperature reset or purge controls)
Furnaces: 86% efficient AFUE with Electronic Commutated Motor (ECM)
- **ENERGY STAR® Propane Furnaces***

Windows

Qualify if combined with at least one other energy savings initiative. (ENERGY STAR or better only. Only if single pane windows now exist in home).

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 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
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	Co-Applicant 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	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	
Are You Obligated to Pay Alimony or Child Support? If so, monthly amount: \$	Have You Ever Declared Bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No	If so, when?	If Taxes and Insurance are NOT included with Mortgage: Annual Real Estate Taxes \$ Annual Home Insurance Premium \$	
Name of your Electric Utility: <input type="checkbox"/> CL&P <input type="checkbox"/> UI	Your Electric Utility Account Number:	Name of your Gas Utility (if applicable):	Your Gas Utility Account Number:	

Please Sign Here:

Applicant's Signature	Date
Co-Applicant's Signature	Date

By signing 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 of my(our) choice. 4) I(We) authorize you to provide all information pertaining to my(our) participation in the financing program to the participating utilities. 5) I(We) agree to allow a post installation inspection of the work completed. 6) 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.