



## Become an Approved Keystone HELP® Contractor



powered by AFCFIRST

PENNSYLVANIA DEPARTMENT OF ENVIRONMENTAL PROTECTION  
PENNSYLVANIA TREASURY DEPARTMENT  
PENNSYLVANIA HOUSING FINANCE AGENCY

## Pennsylvania's Special Loan and Rebate Program for Energy Efficient Home Improvements

*Financing and Rebates for ENERGY STAR® qualified and high efficiency home improvements and "whole house" improvements with a Certified Energy Audit—only for work performed by an Approved Contractor.*

With the **Keystone HELP® Energy Efficiency Loan & Rebate Program**, most Pennsylvania homeowners who meet the program's eligibility guidelines can get a low cost loan or a rebate for energy-saving eligible improvements installed by a **Keystone HELP® Approved Contractor**.

- **HEATING & COOLING**
- **WINDOWS & DOORS**
- **AIR SEALING & INSULATION**
- **WHOLE HOUSE ENERGY IMPROVEMENTS**  
*Recommended by a Certified Energy Audit*
- **OTHER QUALIFYING IMPROVEMENTS**

Keystone HELP®, principally supported by the **Pennsylvania Department of Environmental Protection, Pennsylvania Treasury Department** and the **Pennsylvania Housing Finance Agency**, now has lower rates, expanded programs and new rebates as a result of the Commonwealth's Alternative Energy Investment Fund Act (Act 1). Keystone HELP® is administered by **AFC First Financial Corporation** a Pennsylvania energy efficiency lender.

Please visit [keystonehelp.com](http://keystonehelp.com) for complete program information and guidelines.

*Keystone HELP® Approved Contractors are also approved to perform work for all other AFC First EnergyLoan® residential and commercial financing programs.*



AFC032309

### Keystone HELP® Program Highlights

#### ENERGY STAR® ELIGIBLE IMPROVEMENTS

<b>Unsecured LOAN for ENERGY STAR</b>	<b>\$1,000 to \$15,000</b>	<b>6.99%</b> Up to 10 Yr. Term
<b>Secured LOAN RENOVATE &amp; REPAIR for ENERGY STAR</b>	<b>\$5,000 to \$35,000</b>	<b>6.375% to 8.875%</b> Up to 20 Yr. Term. Rate based on loan term and home's loan to value (available to 120% LTV)
<b>REBATE for ENERGY STAR</b>	<b>Up to \$250</b> 10% of the cost of purchase and installation of eligible improvements	

#### ADVANCED PERFORMANCE ELIGIBLE IMPROVEMENTS

<b>Unsecured LOAN for ADVANCED PERFORMANCE</b>	<b>\$1,000 to \$15,000</b>	<b>5.99%</b> Up to 10 Yr. Term
<b>REBATE for ADVANCED PERFORMANCE</b>	<b>Up to \$500</b> 10% of the cost of purchase and installation of eligible improvements	

#### WHOLE HOUSE IMPROVEMENT *With Certified Energy Audit*

An initial energy audit is conducted which recommends energy conservation measures and includes an overall home energy rating (HERS) index. Qualifying improvements are those that predict a minimum decrease of 25% from an original HERS index of more than 100 or a minimum decrease of 15% from an original HERS index of less than 100.

<b>Unsecured LOAN for WHOLE HOUSE IMPROVEMENT</b>	<b>\$1,000 to \$15,000</b>	<b>4.99%</b> Up to 10 Yr. Term <b>\$325 Audit Credit</b>
<b>Secured LOAN WHOLE HOUSE IMPROVEMENT</b>	<b>\$5,000 to \$35,000</b>	<b>3.875% to 6.375%</b> Up to 20 Yr. Term. Rate based on loan term and home's loan to value (available to 120% LTV) <b>\$325 Audit Credit</b>

[keystonehelp.com](http://keystonehelp.com)

(888) 232-3477

## Who Can Perform the Work?

Only Keystone HELP® Approved Contractors may perform work under the program. Keystone HELP® Approved Contractors are also approved to perform work for all other AFC First EnergyLoan® residential and commercial financing programs.


**Approved Contractors** have been reviewed for financial and ethical stability and are currently authorized to perform work under all rebate and loan programs except the "Whole House Improvement Loan" programs.

**Trained Contractors** are Approved Contractors who are not BPI (Building Performance Institute) certified or accredited but have undergone additional training on building science and "Whole House" energy improvements (including RESNET certification or satisfactory completion of the Keystone HELP sponsored "Home Performance 101" course), and are currently authorized to perform work under all rebate and loan programs. If they are performing work under the "Whole House Improvement Loan" program, they must be working under a Certified Auditor who provides on-site oversight of their work.

**Certified Contractors** are Approved Contractors who have achieved BPI (Building Performance Institute) certification or accreditation. BPI is the nationally recognized designation for building and energy professionals who have undergone rigorous training on "Whole House" energy improvements. Certified Contractors are authorized to perform work under all rebate and loan programs.

**Certified Auditors** are Approved Contractors certified by both BPI (Building Performance Institute) and RESNET to conduct home energy audits and must have a HERS rater number, be operating under a HERS provider, or be an approved audit provider under the PA Home Energy Home Performance with ENERGY STAR program. You must have an audit performed by a Certified Auditor to utilize the "Whole House Improvement Loan" Program. Certified Auditors may work independently from your contractor or they may be Certified Contractors who have also met the qualifications to perform as Certified Auditors.

**Visit [pahomeenergy.org](http://pahomeenergy.org) for more information on contractor and energy auditor advanced training, Home Performance with ENERGY STAR®, energy tips and more.**



## Who is Eligible?

Pennsylvania homeowners who:

- Own and are making qualifying improvements to their primary residence located in Pennsylvania and;
- Whose combined annual household income is \$150,000 or less are eligible to apply for a loan or rebate under the Keystone HELP program. **Other financing programs may be available for homeowners whose income exceeds \$150,000** – please contact us for details.
- Improvements must be made to 1 to 2 unit owner-occupied dwellings. Work under the secured "Whole House Improvement Loan" or Renovate and Repair ENERGY STAR Loan programs must be done on a 1-2 unit owner occupied, deeded property.

In addition, applicants applying for financing under the Keystone HELP® program, must meet the credit eligibility standards of the program.


## What Improvements are Eligible?

This is a summary of eligible improvements. A complete list with detailed installation specifications can be obtained at [keystonehelp.com](http://keystonehelp.com) or by calling (888) 232-3477. **Rebates are available only for projects completed after the program's effective date of February 23, 2009. Loans are available only for projects initiated after the program's effective date of February 23, 2009.** All work can be financed if at least 75 percent of the project consists of qualifying improvements as follows:

**ENERGY STAR® ELIGIBLE IMPROVEMENTS**

Work under this category may be performed by an **Approved Contractor, a Trained Contractor or a Certified Contractor.**

ENERGY STAR Air Source Heat Pumps	ENERGY STAR Windows/Doors
ENERGY STAR Central AC Systems	Air Sealing and Insulation
ENERGY STAR Boilers (All Fuels)	ENERGY STAR Ceiling Fans
ENERGY STAR Furnaces (All Fuels) <small>Must be ENERGY STAR certified except for indoor solid fuel burning furnaces (wood, coal etc.) which must have a minimum 78% AFUE.</small>	ENERGY STAR Programmable Thermostats
ENERGY STAR Water Heaters	ENERGY STAR Ventilating Fans



For more information on ENERGY STAR® rated improvements visit [energystar.gov](http://energystar.gov)

**ADVANCED PERFORMANCE ELIGIBLE IMPROVEMENTS**

Work under this category may be performed by an **Approved Contractor, a Trained Contractor or a Certified Contractor**  
Improvements under this category must be both Energy Star rated (except insulation) and also meet the Advanced Performance standards of the program. See additional specifications for Alternative Energy Equipment at [keystonehelp.com](http://keystonehelp.com)

<b>Air Source Heat Pump</b> SEER ≥ 15.0, EER ≥ 13.0, HSPF ≥ 9.0	<b>Geothermal Heat Pumps</b> CLOSED LOOP GEO-EXCHANGESYSTEMS ONLY EER ≥ 14.1, COP ≥ 3.3
<b>Central AC System Split Systems</b> SEER ≥ 15.0, EER ≥ 12.5	<b>Air Sealing and Insulation</b>
<b>Central AC Package Systems</b> SEER ≥ 14.0, EER ≥ 12.0	<b>Alternative Energy Heating &amp; Cooling Equipment or Systems -</b> <small>Excluding solar technologies</small>
<b>Boilers (All Fuels)</b> AFUE ≥ 95	
<b>Furnaces (All Fuels)</b> AFUE ≥ 95	

**WHOLE HOUSE IMPROVEMENT** *With Certified Energy Audit*

Work under this category must be performed by a **Certified Contractor, or a Trained Contractor** under the on-site oversight of a **Certified Auditor.**

Qualifying Improvements consist of the **comprehensive "Whole House" energy audit** conducted by a **Certified Auditor** and the **recommended energy improvements** presented by the Certified Auditor as a result of the audit. Minimum predicted energy savings of 15% to 25% are required, depending on your home's energy profile.



**keystonehelp.com**

**(888) 232-3477**



# AFC First Keystone HELP/ EnergyLoan Approved Contractor Checklist & Application



Approved Contractor for the AFC EnergyLoan program are generally well established leaders in their regional markets. A high quality of work, a commitment to customer service, financial stability and personal integrity are the characteristics we value in an Approved Contractor.

## Keystone HELP/ EnergyLoan Approved Contractor Standards

- Minimum 3 Years in Business, history of financial stability and evidence of \$50,000 net worth or compensating factors
- Satisfactory company and personal credit histories
- Satisfactory Better Business rating
- Satisfactory Customer and Trade References
- Overall reputation for a high level of service and workmanship

## To Become an Approved EnergyLoan Contractor, please return the following items

c/o Peter Krajsa, President, AFC First Financial Corporation,  
P.O. Box 3558 Great Bear Center at Brookside, 1005 Brookside Rd., Allentown, PA 18106

- Complete and sign the Approved Contractor Application
- A Check for \$25 made out to AFC First for application processing
- Provide examples of any recent sales literature or advertising
- Provide us with copies of any trade or contractor licenses if required by state law. (PA Home Improvement Contractor License required effective July 1, 2009, if applicable.
- Provide us with documentation on BPI and/or RESENT certification, if any
- Provide us with a copy of your liability and workers compensation insurance, \$500,000 minimum coverage.
- Branch Locations — Provide us with a list of all branch locations, addresses, phone numbers, fax numbers, emails and branch manager names
- Sign and return the enclosed Contractor Agreement & Keystone HELP addendum.



Ken Yeager, *Director of Sales*  
Peter Krajsa, *President*  
Julie Unger, *Director of Operations*  
(888) 232-3477

[afcfirst.com](http://afcfirst.com) [energyloan.net](http://energyloan.net) [keystonehelp.com](http://keystonehelp.com)



# AFC First Keystone HELP/ EnergyLoan Approved Contractor Checklist & Application



Please attach the supporting information requested on the approval checklist and a listing of any branch locations

LEGAL NAME OF BUSINESS: \_\_\_\_\_ Tax ID \_\_\_\_\_

TRADING AS OR DBA NAMES \_\_\_\_\_

PARENT COMPANY (if any) \_\_\_\_\_

PHYSICAL ADDRESS \_\_\_\_\_

MAILING ADDRESS \_\_\_\_\_

PHONE \_\_\_\_\_ FAX \_\_\_\_\_

PRIMARY EMAIL \_\_\_\_\_ WEBSITE \_\_\_\_\_

YEAR FOUNDED \_\_\_\_\_ LEGAL FORM  Corporation  Partnership  Sole Proprietor

SERVICES PROVIDED (check at that apply)  RESIDENTIAL  COMMERCIAL

- Heating  Cooling  Air Sealing/Insulation  Electrical/Lighting  Plumbing  Windows/Doors  Siding/Roofing
- "Whole House" Home Performance Energy Remodeling  General Remodeling
- Solar PV  Solar Thermal  Geothermal  Oil  Gas  Propane  Wood/Coal  Sunrooms
- Other \_\_\_\_\_

Energy Auditing (BPI/RESENT certified) HERS Rater Number \_\_\_\_\_  PA Home Energy Service Provider

AVERAGE NUMBER OF ANNUAL INSTALLATIONS \_\_\_\_\_ AVERAGE JOB SIZE \$ \_\_\_\_\_

ANNUAL SALES  < \$500,000  \$500,000 to \$2,000,000  > \$2,000,000 NET WORTH  < \$50,000  \$50,000 to \$250,000  > \$250,000

STATES/ GEOGRAPHIC MARKETS SERVICED \_\_\_\_\_

PRINCIPAL CONTACTS	Title	% Owned	SS Number- Required for 25% or more owner	E Mail
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

TRADE ASSOCIATION MEMBERSHIPS \_\_\_\_\_

CERTIFICATIONS—Please attach all certification documentation

Names of Individuals Certified

BPI \_\_\_\_\_

RESNET \_\_\_\_\_

I certify that the above information is true and correct, and understand that AFC First Financial Corporation will make reference inquiries and that it may order credit reports, and/or independent background investigations on the company and principals.

Authorized Signer (Signature) \_\_\_\_\_ Date \_\_\_\_\_

Print Name \_\_\_\_\_ Title \_\_\_\_\_

This Agreement is made this \_\_\_\_\_ (Date) between AFC FIRST FINANCIAL CORPORATION (AFC First), a Pennsylvania Corporation, and \_\_\_\_\_ (Contractor) a \_\_\_\_\_ Corporation.

**WHEREAS**, Contractor engages in the sale and installation of energy-related improvement goods and services ("Products and Services and Services"), and **WHEREAS**, Contractor 1) desires to be authorized provide such Products and Services and Services to its customers as an "Approved Contractor" under programs offered and/or administered by AFC First; 2) and/or desires to offer, credit sale purchase options to its customers through the use of in-home, retail installment sale contracts in order to assist such customers in purchasing Products and Services and Services from Contractor; 3 ) and/or be authorized to perform work financed by loans or leases made directly to its residential or commercial customers by AFC First or originated by AFC First on behalf other lenders.

**WHEREAS**, AFC First is in the business of purchasing in-home, retail installment sale contracts in certain states where its licensing or exemptions permits such purchases, making direct loans to consumer for energy-related improvements in certain states where its licensing or exemptions permits such lending, and originating commercial lease contracts or providing other commercial financing.

**WHEREAS**, from time to time, Contractor may wish to sell to AFC First, and AFC First may wish to purchase from, certain valid retail installment sale contracts Contractor has entered into with its customers all of such sales and purchases which will be subject to the terms and conditions of this Agreement . Should Contractor desire to perform work under any of AFC First's direct consumer of commercial financing programs, all portions of this agreement, except those in Section 5 which pertain specifically to the sale and purchase of retail installment contracts, will apply.

**NOW THEREFORE**, in consideration of the foregoing and the mutual promises, covenants, and agreements set forth below and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Contractor and AFC First agree as follows:

**1. Representations and Warranties of Contractor.** Contractor represents, warrants and covenants to AFC First that:

A. At all times during the term of this Agreement, Contractor shall be and remain duly licensed, authorized to conduct business, and in good standing in all states in which it conducts business, and shall have the legal authority and power to offer, sell and/or install its Products and Services;

B. Contractor will not represent itself as an agent or employee of AFC First or any other governmental agency, lender, association or company involved in AFC First's programs, and will use the EnergyLoan®, Keystone HELP® or other AFC First program names and logos and the names and logos of any governmental agency, lender, association or company involved only as expressly permitted by AFC First.

C. With regard to any sale or installation of Products and Services, Contractor has complied with all applicable laws and regulations in the solicitation of the sale, installation and financing of its Products and Services, including the FTC "Cooling Off Rule"

D. The Products and Services will be duly delivered and set in place by the in a good and workmanlike manner, accepted by the borrower in good and habitable condition and working order, shall conform with all warranties, express or implied, representations, legal obligations and local, state and federal requirements and codes concerning the condition, construction, and placement of the eligible improvements, and upon receipt of notice from AFC First and/or borrower to correct any defective work and/or to replace defective material, Contractor will with sixty (60) days of such notice correct defective work and/or replace any defective materials.

**THE CONTRACTOR HEREBY GUARANTEES ITS PERFORMANCE IN THE SALE AND INSTALLATION OF PRODUCTS AND SERVICES BUT DOES NOT GUARANTEE THE PERFORMANCE OF ANY BORROWER ON ANY INSTALLMENT SALE CONTRACT OR DIRECT LOAN PROGRAM.**

E. Contractor represents that AFC First's right to receive payments under any installment sale contract or direct loan of lease will not be subject to any defense the borrower may raise relating to proper sale and installation of Products and Services and by Contractor.

F. The construction contract or services agreement arises from the bona fide sale of the property and services described in the construction contract or services agreements underlying the installment sale contract, loan or lease to a bona fide borrower or customer, and the Contractor has not engaged in fraud, misrepresentations or deceptive practices

G. No part of any down payment has been provided directly or indirectly by Contractor, or to the best of Contractor's knowledge, by any other person;

H. Any dealer protection plan sold in conjunction with the sale or installation of Products and Services and will be in writing and in compliance with all applicable laws;

I. Contractor shall honor all warranty or service agreements of Contractor or manufacturer with any borrower;

J. AFC First may inspect Contractor's records and work to determine compliance with this Agreement.;

**2. Breach of Representations and Warranties.** In the event that Contractor breaches any of the warranties and/or representations herein, Contractor shall indemnify, defend and hold harmless AFC First for, from and against any and all claims, actions, causes of action, liabilities, damages, losses, and costs (including, without limitation, litigation-related costs and expenses and reasonable attorneys' fees) which result directly or indirectly from such breach. Losses as used herein include any amounts recovered by borrower from AFC First and any unpaid balance of the amount financed and any unpaid finance charges that are not paid by the borrower to AFC First due to such breach by Contractor pursuant to 16 C.F.R. 433 et. seq., Preservation of Borrower's Claims and Defenses.

**3. Contractor Reporting Requirements.** Contractor agrees to the following annual reporting requirements:

A. Review of Contractor financial statements to ensure tangible net worth and profitability requirements are maintained;

B. Dun and Bradstreet report confirming requirements maintained;

C. Provide three trade references;

D. Provide copy of any license required by law;

E. Provide Copy of Liability and Workmen's Compensation Insurance Policies.

**4. Payment of Proceeds.** The agreed-upon proceeds of each installment sale contract purchased or direct loan made hereunder will be payable by AFC First to the Contractor upon satisfaction of the following conditions. (i) as applicable, delivery of completed installment sale contract documents to AFC First or receipt of direct loan documents returned by customers and completion of AFC First quality check of these documents (ii) delivery of a completion certificate to AFC First by the Contractor, on a form supplied by AFC First and signed by the Contractor and the borrower, confirming that the work has been completed and is satisfactory and authorizing payment to Contractor, (iii) a telephone audit by AFC First and (iv) compliance with all applicable terms of this Agreement and all federal, state and local laws and regulations applicable to the transactions set forth herein;

**5. Sale and Purchase of Retail Installment Sale Contracts.** Notwithstanding anything to the contrary contained herein or elsewhere, Contractor shall not be obligated to sell to AFC First, and AFC First shall not be obligated to acquire from Contractor, any specific installment sale contract or any number or amount of installment sale contracts. AFC First shall not acquire from Contractor any installment sale contract, unless the same are executed and delivered by Contractor and all of the other conditions to a sale set forth herein or otherwise have been met to AFC First's complete and sole satisfaction. No liabilities or obligations of Contractor under or relating to any installment sale contract or otherwise are being assumed by AFC First hereunder, nor shall any such liabilities be assumed by AFC First by virtue of entering into this Agreement or purchasing any installment sale contract. The parties agree that when Contractor sells each installment sale contract to AFC First it shall also sell and convey:

- (a) The original of each installment sale contract, endorsed and dated by Contractor as follows, if applicable, or as otherwise required by AFC First: "For value received, the undersigned hereby sells, transfers and assigns to AFC all its right, title and interest in and to the within instrument and any real or personal property securing the obligations evidenced thereby."
- (b) The original of any security interest, if any;
- (c) Duly executed assignments and notices of assignments (each, an "Assignment") of any security interest in a form sufficient to transfer from Contractor to AFC First all of Contractor's right, title and interest in the applicable security interest, satisfactory to AFC First and recordable as provided by law;
- (d) The original credit application completed and signed by the borrower(s);
- (e) The original underlying Product work contract and all related rescission notices and completion certificates with respect to each work contract and installment sale contract, all properly executed and dated;
- (f) All of Contractor's right, title and interest in and to such installment sale contract, including all payments of principal and interest thereon;
- (g) All of Contractor's rights to insurance proceeds or insurance policies relating to such installment sale contract or the underlying real or personal property;
- (h) All documents, agreements, notices, instruments and assignments of any kind relating to the installment sale contract including all of Contractor's books, records, ledger cards, plus all certificates of title, appraisals, opinions or abstracts of title, certificates or policies pertaining to title insurance, hazard insurance, credit life or disability insurance, or any other certificate or document pertaining to the installment sale contract.;
- (i) All proceeds of any of the foregoing;

The execution, delivery and performance by Contractor of this Agreement, and of each of the documents contemplated hereunder which are required to be executed and delivered by Contractor on an ongoing basis, does not and will not: (i) violate any of the provisions of Contractor's governing documents; (ii) violate any provision of any law in effect which is applicable to Contractor, the installment sale contract, the work contract, or any security interest; (iii) require compliance with the notice procedures of any state's bulk transfer laws; (iv) violate any judgment, decree, writ, injunction, award, determination or order currently in effect applicable to Contractor or its properties or by which Contractor or its properties is or are bound or affected; (v) conflict with, or result in a breach of, or constitute a default under, any of the provisions of any indenture, mortgage, deed of trust, contract or other instrument to which Contractor is a party or by which it or its properties is or are bound; or (vi) result in the creation or imposition of any lien upon any of the properties of Contractor pursuant to the terms of any such indenture, mortgage, deed of trust or contract instrument.

**6. Breach and Termination.** In the event of a breach of any representation, warranty or covenant of Contractor, any claim by a borrower based upon allegations of fact which if found to be true would constitute a breach of Contractor's warranties herein or if Contractor or AFC First is named as a defendant or responding party in any administrative, regulatory, or judicial proceeding or complaint based upon allegations of fact which if found to be true would constitute a breach of Contractor's warranties or representations herein, Contractor shall: (a) At AFC First's request, immediately repurchase the installment sale contract or refund the payment made to them on a direct loan or lease affected by the breach of representation or warranty or alleged breach of representation or warranty by paying to AFC First the total purchase price or funded loan or lease amount for such account, plus accrued interest at the installment sale contract. Loan or lease rate, plus expenses, less actual payments received by AFC First after purchase or funding. Said repurchase or refunding is without any representation, warranty or recourse on part of AFC First; and (b) On demand, hold AFC First, its parent, subsidiaries, affiliates, lenders, successors and assigns and their respective officers, employees, agents and directors free and harmless from any resulting claims, losses, costs, damages, punitive damages, penalties, any return, forgiveness or cancellation of all or any part of the principal or interest paid or payable on any Account, any attorney fees, legal fees or expenses imposed or sought to be imposed upon it, however denominated, and, at AFC First's option, forthwith enter and defend AFC First at Contractor's sole expense in any judicial, administrative, or regulatory proceedings using counsel selected by AFC First. Either party may terminate this Agreement in writing at any time and for any reason by thirty (30) days written notice of termination. However, even if this Agreement is terminated as to future installment sale contracts, this Agreement shall remain in effect with regard to installment sale contracts, loans or leases originated hereunder. Termination of this Agreement does not release Contractor from any of its responsibilities or liabilities related to specific Installment sale contracts, loans or leases that arose before the termination, unless AFC First expressly agrees in writing to release Contractor from those responsibilities or liabilities.

**7. Notices.** All notices between the parties shall be in writing and shall be sent by registered or certified US Mail, return receipt requested, addressed to the address set forth below, (except that AFC First may notify Contractor of changes in its programs and procedures from time to time orally, by FAX, by mail, by hand delivery, or by whatever means AFC First in its sole discretion deems appropriate), or to such other address as may be specified by written notices delivered in accordance herewith.

(1) AFC First:

Peter J. Krajsa, President  
 AFC First Financial Corp.  
 P.O. Box 3558  
 Allentown, PA 18106

(2) Contractor

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**8. Amendment.** This Agreement may be amended or modified by the parties from time to time, but only by written agreement executed by both parties.

**9. Governing Law.** This Agreement has been executed in and shall be governed by the laws of the Commonwealth of Pennsylvania.

**10. Assignment.** The rights and obligations under this Agreement shall not be assigned by the Contractor, except with the prior written consent of the AFC First, which consent shall not be unreasonably withheld. AFC First, however may sell or assign all or any part of its rights hereunder without the consent of Contractor.

**11. Entire Agreement.** The terms contained herein constitute the entire agreement of the parties with respect to the matters herein. Any representations or agreements that may have been made by any party prior to the execution of this Agreement with respect to such matters are void, and neither of the parties has relied on such prior representation in executing this Agreement. The recitals set forth above are included herein as if set forth in full. If any one or more of the provisions contained in this Agreement for any reason are held to be invalid, illegal, or unenforceable in any respect, such invalidity, illegality, or unenforceability shall not affect any other provision thereof and this Agreement shall be construed as if such invalid, illegal, or unenforceable provision had never been contained herein.

IN WITNESS WHEREOF, the duly authorized representatives of each of the parties hereto have hereunto set their hands and seals as of the date and year first above written.

AFC FIRST FINANCIAL CORP.

\_\_\_\_\_  
 President

\_\_\_\_\_  
 Contractor Name

\_\_\_\_\_  
 Contractor Signature

\_\_\_\_\_  
 Print Name and Title

**KEYSTONE HOME ENERGY LOAN PROGRAM ADDENDUM FOR  
APPROVED PENNSYLVANIA ENERGYLOAN CONTRACTORS**

WHEREAS, the parties desire to enter into a business relationship under which Lender, in addition to making loans under the EnergyLoan® program will make loans and provide rebates to qualifying consumers in Pennsylvania, primarily for ENERGY STAR™ related home improvement measures under the Keystone Home Energy Loan program (Keystone HELP®) and who will utilize qualified contractors, defined as such Contractors who are qualified to install and service ENERGY STAR™ Products and Services and meet the other qualifications of Approved Contractor for the Keystone HELP® program as determined by AFC First.

NOW, THEREFORE, the parties agree as follows.

Contractor agrees to properly represent their role in the Keystone Home Energy Loan Program to the consumer as an Approved Contractor authorized by AFC First to make loans and offer rebates under the program, and not to identify themselves as an approved ENERGY STAR™ contractor or similar reference unless they have achieved that designation directly from ENERGY STAR or other sanctioning body. Contractor further agrees will not represent itself as an agent or employee of AFC First or any other governmental agency, lender, association or company involved in Keystone HELP® and will use the Keystone HELP® name and logo and the names and logos of any governmental agency, lender, association or company involved only as expressly permitted by AFC First.

Contractor agrees to report the exact nature, make and model of the qualifying ENERGY STAR™ or other qualifying improvement to AFC First at time of application, on a form provided by AFC First and signed by both Contractor and consumer.

AFC First agrees to assist Contractor in marketing of the program and the training of its staff in explaining to the consumer the benefits of financing and utilizing ENERGY STAR™ and other qualifying improvements.

Contractor and Lender agree that all other terms, conditions and representation of the EnergyLoan Contractor agreement apply to loans made under the Keystone Home Energy Loan Program

Entire Agreement. The terms contained herein constitute the entire agreement of the parties with respect to the matters herein. Any representations or agreements that may have been made by any party prior to the execution of this Agreement with respect to such matters are void, and neither of the parties has relied on such prior representation in executing this Agreement.

IN WITNESS WHEREOF, the duly authorized representatives of each of the parties hereto have hereunto set their hands and seals as of the date and year first above written.

:

\_\_\_\_\_  
Contractor Name

\_\_\_\_\_  
Contractor Signature \_\_\_\_\_ Date

\_\_\_\_\_  
Print Name and Title

# PENNSYLVANIA

## Energy & Home Improvement Financing Programs Available from AFC First



### **KEYSTONE HELP®** Special Programs for ENERGY STAR and Qualifying Energy Efficient Improvements (888) 232-3477 keystonehelp.com

Keystone HELP®, Pennsylvania's special program for Energy Efficient Home Improvements now has lower rates and new rebates as a result of the Commonwealth's Alternative Energy Investment Fund Act (Act 1) and is principally supported by the Department of Environmental Protection, Pennsylvania Treasury Department and Pennsylvania Housing Finance Agency.

The Keystone HELP® program is for ENERGY STAR rated and other high efficiency energy improvements. All work can be financed if at least 75 percent of the project consists of qualifying improvements as listed below. Please note that loans or rebates for any solar technologies are not available under the Keystone HELP program. Financing for solar and other non-qualifying improvements and for borrowers whose income exceeds the Keystone HELP limits may be available under other energy lending programs at different rates and terms (See EnergyLoan® program below).

*\*See [keystonehelp.com](http://keystonehelp.com) or call (888) 232-3477 for detailed equipment specifications, installation standards, contractor qualification, loan and rebate program details and consumer eligibility requirements for the Keystone HELP® Energy Efficiency Loan and Rebate Program.*

	ELIGIBLE IMPROVEMENTS	AMOUNT	RATE AND TERM	SPECIAL LOAN FEATURES
<b>KEYSTONE HELP® LOAN for ENERGY STAR</b> <i>Unsecured</i>	HEATING, COOLING, WINDOWS, DOORS, INSULATION and other qualifying improvements that are ENERGY STAR rated or meet program standards.	<b>\$1,000 to \$15,000</b>	<b>6.99%</b> 3,5 or 10 Year Term Or Up to \$250 Rebate*	- <u>Unsecured</u> , No Lien - \$150,000 Max. Household Income
<b>KEYSTONE HELP® LOAN for ADVANCED PERFORMANCE</b> <i>Unsecured</i>	HEATING, COOLING, GEOTHERMAL, INSULATION and other qualifying improvements that exceed ENERGY STAR rated or meet program ADVANCE PERFORMANCE standards	<b>\$1,000 to \$15,000</b>	<b>5.99%</b> 3,5 or 10 Year Term Or Up to \$500 Rebate*	- <u>Unsecured</u> , No Lien - \$150,000 Max. Household Income
<b>KEYSTONE HELP® LOAN for WHOLE HOUSE IMPROVEMENT</b> <i>Unsecured</i>	For improvements recommended by a Certified Energy Audit. <i>Predicted minimum energy savings of 15% to 25% required, depending on your energy profile...</i>	<b>\$1,000 to \$15,000</b>	<b>4.99%</b> 3,5 or 10 Year Term	- <u>Unsecured</u> , No Lien - \$325 Energy Audit Credit - \$150,000 Max. Household Income
<b>KEYSTONE HELP® LOAN for WHOLE HOUSE IMPROVEMENT</b> <i>Secured</i>	For improvements recommended by a Certified Energy Audit. <i>Predicted minimum energy savings of 15% to 25% required, depending on home's energy profile.</i>	<b>\$5,000 to \$35,000</b>	<b>3.875% to 6.375%</b> <i>Depending on Home's Equity and Loan Term- 10,15 or 20 Year Term</i>	- <u>Up to 120% of Home's Value</u> - \$325 Energy Audit Credit - \$150,000 Max. Household Income

### **ENERGYLOAN®** Additional Programs for Energy and Other Improvements *including SOLAR* (888) 232-3477 energyloan.net

<b>ENERGYLOAN® "R &amp; R" LOAN</b> <i>Secured - No Income Limits, Not Limited to ENERGY STAR, Solar OK</i>	For installation of <u>qualifying improvements</u> that are energy efficient or meet program standards, including SUNROOMS (Heated), SOLAR THERMAL, SOLAR PV, GEOTHERMAL	<b>\$5,000 to \$35,000</b>	<b>6.375% to 8.875%</b> <i>Depending on Home's Equity and Loan Term -10,15 or 20 Year Term</i>	- <u>Up to 120% of Home's Value</u> - 1 <sup>st</sup> , 2 <sup>nd</sup> or 3 <sup>rd</sup> Lien - <b>No Income Limits</b>
<b>STANDARD "R &amp; R" LOAN</b> <i>Secured – May be used for non-energy related improvements.</i>	For installation of most types of home improvements (both energy and non-energy related) with a PHFA approved Home Evaluation	<b>\$5,000 to \$35,000</b>	<b>6.375% to 8.875%</b> <i>Depending on Home's Equity and Loan Term - 10,15 or 20 Year Term</i>	- <u>Up to 120% of Home's Value</u> - 1 <sup>st</sup> , 2 <sup>nd</sup> or 3 <sup>rd</sup> Lien - <b>Max income 150% of AMI</b>
<b>STANDARD ENERGYLOAN®</b> <i>Unsecured - No Income Limits Not Limited to ENERGY STAR, Solar OK</i>	<u>All makes and models of</u> HEATING, COOLING, WINDOWS, DOORS, INSULATION, SOLAR THERMAL, WATER TREATMENT and other qualifying improvements	<b>\$2,500 to \$20,000</b>	<b>13.99%</b> 3,5 or 10 Year Term	- <u>Unsecured</u> , No Lien - <b>No Income Limits</b>