

HOW THE FINANCING OPTION WORKS



**LOW-
INTEREST
LOANS AT
3.99%***

RESIDENTIAL FINANCING® from AFC First

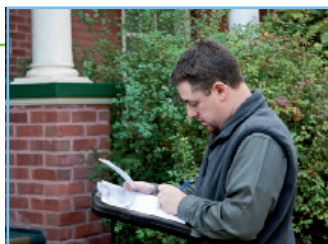
AFC First is the official loan and rebate processor of KY Home Performance**

GETTING STARTED

Step 1 To get started with KY Home Performance (KHP) visit KYHomePerformance.org and complete the free, online home self-assessment.

Step 2 Upon completion of the online assessment, the homeowner will be provided a list of KHP Building Performance Institute-certified service providers they can contact to schedule a whole-house energy evaluation. The service provider can also help the homeowner enter the utility data, if needed.

Step 3 After the energy evaluation has been completed, the homeowner will receive an estimate from the service provider for work recommended by the evaluation and is informed about incentive options (either a loan or rebate). The customer will then choose to apply for either a rebate or a loan and proceed with selected home improvements.



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Homeowners can apply online at
www.KYHomePerformance.org
or by calling
toll-free (877) 741-4306.

THE FINANCING PROCESS

The first 1,000 customers to participate in the KHP program are eligible for a \$150 rebate toward the cost of the whole-house energy evaluation.

The service provider will assist the homeowner with rebate forms. The homeowner or service provider may print the rebate disclosure and return it to the KHP rebate processor and lender, AFC First (AFC,) within 30 days with a signed paid receipt or invoice. The rebate is issued directly to the customer. (The evaluation must be paid for in full before the rebate may be acquired, and the rebate may not exceed the cost of evaluation).

Step 1 The homeowner will apply for financing with the KHP lender with AFC through the Green Energy Compass (at KYHomePerformance.org) and will receive conditional financing approval, typically within 30 to 60 minutes. (The service provider is informed at same time.)

Step 2 The service provider will then submit a Specification Sheet, supporting documentation, and a signed customer Proposal/Estimate to AFC.

Step 3 The customer submits any required information to AFC for loan financing.

Step 4 AFC will then review the proposed qualifying improvements to ensure they meet KHP standards and review loan approval and terms with customer. Loan documents are then sent (via mail or e-mail) to either the homeowner or to the service provider for delivery to homeowner.

Step 5 The service provider will complete the work and the homeowner will submit loan documents including a signed Certificate of Completion to AFC. The service provider can help the homeowner with this, if needed.

Step 6 AFC will obtain a verbal confirmation from the customer for final approval.

Step 7 Upon completion of the work, a quality assurance inspection and evaluation will be scheduled by the service provider with a KHP third-party quality assurance provider.

Step 8 Upon satisfactory completion of a third-party quality assurance evaluation and receipt of signed loan documents, the service provider will be paid directly by AFC loan proceeds.

Step 9 The homeowner will then receive their first monthly statement from AFC's loan servicer with the first payment due 30 days from date that AFC payment was made to service provider.

www.KYHomePerformance.org • Financing questions? Call AFC First toll-free (888) 232-3477.

* Terms and conditions apply. Special 3.99% loan rate with 640 credit score available for the first 100 homes, starting June 16, 2011. **AFC First is a Fannie Mae energy loan lender. (rev. 06/16/11)