

Low Rate Loans for High Efficiency Central Air Conditioning Systems

ComEd customers may be eligible for a low-interest loan to purchase a central air conditioning (AC) system when installed as part of a project that also includes the installation of a new high efficiency gas furnace. (Financing for the furnace portion may also be available from your gas utility.) Installments on your loan will be billed conveniently on your monthly utility bill. Best of all, you also may be eligible for a rebate on your new central AC through the Nicor Gas, Peoples Gas or North Shore Gas Natural Gas Savings Programs.

- **4.99% Unsecured, Fixed Rate Financing**
- **Loans from \$500 to \$20,000**
- **100% Financing Available**
- **No Home Equity Required: New Homeowners OK**
- **No Fees to Consumer or Contractor**
- **Up to 10 Years to Repay**
- **Work must be done by an Approved Contractor**

Customers of **North Shore Gas** and **Peoples Gas** can finance the Complete System Replacement through ComEd for the central AC and through their gas utility for the gas furnace.

Customers of **Nicor** can finance the central AC portion of the Complete System Replacement through ComEd. The customer is responsible for the cost of the gas furnace.

Who is Eligible?

Customers, named on a ComEd bill, who:

- **Own a Single-family home, Condo, or Multi-family building with no more than four units;**
- **Are installing a qualifying gas furnace and central AC in that property;**
- **And have good credit and the ability to repay.**



What Equipment Qualifies?

A central AC system with a SEER (seasonal energy efficiency rating) of 14.5 or greater when installed as part of a project which also includes a natural gas furnace with a rating of at least 92% AFUE (annual fuel utilization efficiency).

Can I Receive a Rebate on My Central AC and Furnace Too?

Yes. Any installation that qualifies for an energy efficiency loan should also qualify for a rebate on both the furnace and the central AC. Apply for complete system replacement rebates through the Nicor Gas, Peoples Gas or North Shore Gas Natural Gas Savings Programs.

Who Can Perform the Work?



Only AFC First Approved Contractors who are also Illinois Energy Efficiency Loan participating contractors may perform the work.

Getting a Loan

Step 1: Complete the Loan Application

ComEd customers can apply online, by phone or by fax. Please have your utility account number handy. You do not need to select an approved contractor when completing the application. However if you've already received estimates from an approved contractor, just list them on the application. You will be notified of your pre-qualification status by AFC First, the program lender.

Step 2: Once You are Approved

After being pre-qualified, an AFC representative will call you to tell you the loan amount for which you've been approved. You may be required to submit additional information before final approval. AFC First will notify your chosen contractor about the status of your loan and will ask about the planned furnace and central AC installation. Once the loan has been approved, AFC First will prepare loan documents and forward them to you for your signature.

Step 3: Installation and Payment to Contractor

Once loan documents have been issued, the contractor can begin work. You and the contractor will certify when the job is completed. When AFC First receives all signed paperwork, including a copy of the Complete System Replacement incentive application submitted by your contractor, AFC will contact you to verify that the project was completed to your satisfaction and, if so, release payment to the contractor. You will begin making loan payments on your first or second utility bill following the release of payment to your contractor.

ADDITIONAL DISCLOSURES: Loan installments will be listed on your monthly Utility bill under the line item "Energy Efficiency Loan." It may take up to two billing periods to see your loan installment on your Utility bill. If you sell or transfer the premises property title the remaining loan balance will be due in full on the final Utility bill. You may receive electric supply from ComEd or an alternative electric supplier under the same terms and conditions. If you terminate Utility service at the premises the remaining loan balance will be due in full on the final Utility bill. If you are a Percentage of Income Payment Plan (PIPP) customer the loan amount will not be adjusted and the full amount of the bill must be paid each month. You must pay the Utility bill in full each month. If you are unable to make a full payment of the amounts due on your Utility bill including this loan, standard late payments charges may apply and other payment plans may be offered. Any partial Utility bill payments will be applied by the Utility to Utility energy or delivery services first. Failure to pay the entire bill could ultimately result in termination of Utility service. You have the right to make payment of the balance owed at any time (prepay). Only prepayment in full will be accepted. Payment of any amount in excess of the amount for the loan shown on your Utility bill will be credited to your Utility service account. There are no penalties for prepayment.



Special Financing

High Efficiency Central Air Conditioning

When Installed with a New Natural Gas Furnace



powering lives

Questions? Call 888-269-3133

www.ilenergyloan.com

www.ilenergyloan.com

Low Rate Financing for High Efficiency Central AC Systems

Fast, Easy and Affordable



For fastest approval, apply online:

ilenergyloan.com

or Fax this completed Application to 610-433-7488

or Apply by Phone: 888-269-3133

Use this "Ballpark" Payment Chart to Find the Low Monthly Payment That Fits Your Budget
No Closing Costs or Penalty for Pre-Payment.

4.99% APR for High Efficiency Central AC

| | 36 Months | 60 Months | 120 Months |
|---------|-----------|-----------|------------|
| \$2,500 | \$75 | \$47 | \$27 |
| \$3,000 | \$90 | \$57 | \$32 |
| \$3,500 | \$105 | \$66 | \$37 |
| \$4,000 | \$120 | \$75 | \$42 |
| \$4,500 | \$135 | \$85 | \$48 |
| \$5,000 | \$150 | \$94 | \$53 |
| \$5,500 | \$165 | \$104 | \$58 |
| \$6,000 | \$180 | \$113 | \$64 |

Ballpark payments are estimates only. Actual rate and payment based on loan amount, subject to credit approval by AFC First. Minimum loan amount is \$500. All loans are made to the consumer by AFC First Financial Corporation or NOVA Bank on behalf of AFC First.

Will I Save Money on My Electric Bill?

Installing a high efficiency central AC system is one of many things you can do to reduce your use of electricity and better manage your electric bill. Your actual electric bill, of course, depends on many factors, including the severity of the weather, your usage and fluctuations in the price of electricity.

How Do I Make My Payments?

Your loan payment will be billed monthly on your electric bill. You cannot send your payments directly to AFC First.

Can I Pay Off the Loan Early?

Yes. You will need to contact AFC First to request a final pay-off coupon. Once you receive that coupon, you can submit it to your utility company with your final payment.

Can I Pay Down My Loan Balance by Sending in Extra Money Each Month?

No. If you pay more than your total monthly bill, which includes your loan installment, the overpayment will be applied to your electric service, not to your loan balance.

Will my Electric Bill Display My Loan Balance Each Month?

No. Your bill will show your monthly installment under the line item "Energy Efficiency Loan." To check your loan balance, call 888-269-3133.

What if I Pay Less Than My Full Payment?

Payments that are less than your full bill will first be applied towards your electric service, with the remainder going towards your Energy Efficiency Loan.

| | | | |
|--|---|--------------------------------------|--|
| Name of the Contractor who is doing the Work | | Name of the Contractor's Salesperson | |
| Loan Amount Requested | Your Utility Company | | |
| | <input type="checkbox"/> ComEd Account Number _____ | | |

Please Tell Us About Yourself

Alimony, child support or separate maintenance need not be included unless you wish to reply 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 | 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 | Type of Property: <input type="checkbox"/> Single Family <input type="checkbox"/> Other | 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 | |
| Have You Ever Declared Bankruptcy? If so, when? | Are You Obligated to Pay Alimony or Child Support? If so, monthly amount: \$ | If Taxes and Insurance are NOT included with Mortgage: | | |
| | | Annual Real Estate Taxes \$ | Annual Home Insurance Premium \$ | |

If I/We are applying for an Energy Loan, by submitting this application I/We agree to the "Additional Disclosures" on the reverse and to the following: 1) any information I/We furnish to you is true and complete and authorize you to investigate my/our credit and employment history as well as payment history with my/our utility company; 2) I/we are the record owners of the above named property; 3) I/We will advise you of any material changes in my/our financial condition during the loan application process and term of the loan as well as if we decide to change residences and effectively cancel our utility service at our current primary residence; 4) I/We also authorize you to provide information on the approval status of my(our) application to the AFC First Approved Contractor of my/our choice and sponsoring utility if requested; 5) that I/we acknowledge that my utility will release historical energy consumption data, loan and contact information to a third party evaluator and agree to complete a follow up survey regarding the On-Bill Financing Program; 6) I/We agree that this application can be used to qualify for other types of financing made available by AFC First or its affiliates.

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