



Special Financing
for Energy Saving
Home Improvements



RENEW
FINANCIAL™



NEW YORK
STATE OF
OPPORTUNITY.

NY Green Bank
A Division of NYSERDA

Dedicated, Experienced Energy Efficiency Lenders

AFC First Financial Corporation, a national energy efficiency lender founded in 1947, working with over 5,000 contractors nationwide is now part of **Renew Financial**, the country's most innovative energy efficiency lender. This partnership will expand clean energy and energy efficiency financing options across the United States. Stay tuned for more exciting news!



Low, Fixed Rate, Fixed Monthly Payment Financing to Help New York Contractors Drive Sales of Energy Efficiency Home Improvements

- **Supported by the New York Green Bank**
- **Administered by AFC First, a company of Renew Financial, the country's most innovative energy efficiency lender**
- **A wide array of qualifying improvements**
- **Only for work performed by Participating Contractors**



What is the ReHome New York Loan?

- Financing ranging from \$2,500 to \$20,000
- **Energy Assessment not required**
- **All income levels are eligible**
- **Instant Approval and Fast Funding**
- Repayment Terms Up to Ten Years
- Unsecured - *No Penalty for Pre-Payment*
- 7.99% APR True Fixed Rate for All Qualifying Customers
- No points, enrollment/application fees or closing costs
- No home equity required and new homeowners are OK too
- Low Cost to Contractor
- Enhanced Contractor Sales Training, Support and Tools



What Improvements Qualify?

- Heating, Ventilation and Air Conditioning
- Boilers
- Furnaces
- Wood and Pellet Stoves
- Water Heaters
- Air Sealing & Insulation
- Windows & Doors
- Energy Efficiency Lighting
- Energy Efficiency Roofing
- Pool Heaters and Pumps
- Storm Shutters
- Energy Efficiency Appliances

Eligible improvements must meet ENERGY STAR® standards or meet other performance eligibility criteria (if applicable).

25% of the loan may be used for non-qualifying, project related improvements.

Energy Assessment not required but may be included in loan



Who is Eligible?

- **New York homeowners who are making qualifying improvements to their 1- or 2-unit primary residence (owner occupied)**
- **Good credit and the ability to repay are required**
- **All income levels are eligible**



Who May Perform the Work?

- **Only ReHome New York-approved contractors may perform the work**
- **Already approved AFC First EnergyLoan Contractors will be among the first to utilize this new program**
- **Basic Contractor Qualifications:**
 - Minimum 3 Years in Business and history of financial stability
 - Satisfactory company and personal credit histories (when applicable) and satisfactory BBB rating
 - Required licenses and insurance
 - Overall reputation for a high level of service and workmanship
- ***Enroll at rehomenewyork.com***

True Fixed Rate Financing



True Fixed Rate™
Low fixed rate, fixed monthly payment

Providing Affordable Monthly Payment Financing

	Typical Promotional Credit Plan	ReHome New York Loan
	18 to 32%	7.99%
\$2,500	\$63	\$30
\$5,000	\$125	\$61
\$7,500	\$188	\$91
\$10,000	\$250	\$121
\$12,500	\$313	\$152
\$15,000	\$375	\$182
\$17,500	\$438	\$212
\$20,000	\$500	\$243

New State of the Art Technology for Fast and Easy Approvals and Project Funding

- **Instant In-Home Approval**
- **E-Loan Documents – No Paper!**
- **Mobile Contractor Sales Tool to Quote Low Payment Options**
- **Easy Contractor Portal to Track Job Status**
- **Contractor Sales Tool, Training and More!**

Availability Check

Address availability and maximum financing check

ReHome is available¹

Address: 123 Faux Ave, Albany, NY 18765
Applicants: KEITH LOUIE, CATHERINE LOUIE

ReHome Loan

Up to **\$20,000²** of financing available

Benefits

Confidence³

Project total	Term years
\$ 20,000	5 7 10

Payment: \$247

Full Calculator Apply Now

Pipeline > 123 Faux Ave, Albany, NY 18765 ID: 3510 [Return](#)

Project Amount
\$9,000.00

Sales Rep
Felix Fixit

[Upload Docs](#) [History](#) [Owner Info](#)

- 1 Application
- 2 Financing Docs
- 3 Install & Completion Certificate
- 4 Funding
- 5 Closed

Application

Before we can generate the financing documents and get you on your way, there are a couple of things that still need to happen.

Application Review

Great news! Your application was qualified for up to \$20,000.00!

Submitted: 12/7/15
Max Financing: \$20,000.00

Provide Project Info

To give you accurate rates and terms, please tell us about your project.

Product Category *	Cost *	%	\$
HVAC	Central Air Conditioner	\$	8,000
Insulation	Attic Insulation	\$	1,000
+ Add Product		Total cost *	\$ 9,000

[Update Project Info](#)

Select Payment Term

Loan amount of \$9,000 with a max of \$20,000

		Lowest monthly payment
5 years	7 years	10 years
\$178	\$136	\$104
Monthly Payment	Monthly Payment	Monthly Payment
6.99% APR	6.99% APR	6.99% APR
\$9,000 Loan Amount \$17,498 Max	\$9,000 Loan Amount \$20,000 Max	\$9,000 Loan Amount \$20,000 Max
<input type="checkbox"/> Select	<input type="checkbox"/> Select	<input type="checkbox"/> Select

Pro Code [Apply Code](#)

[Save Term](#)

Review Financing Summary

Here you will be presented with a financing summary you can review before signing.

Pipeline > 1234 Faux Ave, Albany, NY 18765 ID: 3125 ReHome

Expires
3/24/2015

Project Amount
\$33,000 · 10 yr · 4.6%

Sales Rep
Felix Fixit

Upload Docs ▾

Owner Info ▾

History ▾

1 Application ✓

2 Financing Docs

3 Install & Completion Certificate

4 Funding

5 Closed

Financing Documents

We've prepared the financing documents and now just need some final things to happen before we can give you the green light to start work.

➤ Owner Sign Financing Documents

Documents sent for signature: 4/22/15

We still need signatures from the owner(s).

Financing Summary ⓘ

Products

Air sealing
heating and air conditioning package unit

Term

10 years

Total 12,500.00

Review Docs

Sign Financing Docs ⓘ

Alison Smith

Sign in-person

Resend email

Joe Smith

Sign in-person

Resend email

Contact us for updates and more information

- **For program questions or contractor training**

- Trey Muffet; Eastern Regional Sales Director tmuffet@renewfinancial.com (415) 812-8105
- Tessa Shin; Director, Unsecured Programs tshin@renewfinancial.com (610) 973-2692

- **For contractor approval questions or status**

- Zach McGuire; Inside Account Manager zmguire@renewfinancial.com (610) 973-2724
- Valerie Berdahl; Senior Contractor Specialist vberdahl@renewfinancial.com (610) 973-2722
- Reggie Selby; Contractor Specialist rselby@renewfinancial.com (610) 973-2715

- **For channel partnerships (manufacturer, distributor, trade or community organization)**

- Peter Krajsa; Executive Vice President pkrajsa@renewfinancial.com (610) 737-4977
- Greg Burns; Director, Channel Development gburns@renewfinancial.com (207) 451-5012
- Susan Moring; Channel Marketing Manager smoring@renewfinancial.com (610) 973-2687

