

## 0.00% APR Financing for Energy Efficient Heating Systems

If you are a residential customer of Connecticut Light & Power (CL&P) or The United Illuminating Company (UI), you may be eligible for a low-interest loan to purchase and install an energy efficient heating system.

- **0.00% APR financing For Residential Heating Equipment Upgrades or Conversions for life of loan\***
- **Loans up to \$15,000**
- **Installments on your loan will be billed conveniently on your monthly electric bill**
- **Low monthly payments on loan terms from 3 to 10 years which will result in a monthly payment equal to or less than your projected monthly energy savings**
- **Up to 90% of the heating system equipment and installation may be financed depending on projected energy savings – the greater the savings, the lower the down payment**

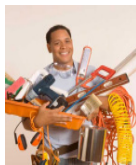
### Who is Eligible?

- Residential rate customers of participating utilities
- Must own the property
- Applicants must be current on their electric utility bill and have had *either*
  - no late payment charges for the most recent six (6) consecutive months or
  - no more than two (2) late payment charges for the last twelve (12) consecutive months
  - **There are no other credit qualifications**
- The loan is repaid through the customer's electric bill. If the property is sold, the unpaid loan may be paid off in full or transferred to the new owner.



\*0.00% APR available for applications received starting October 1<sup>st</sup>, 2014 through May 31<sup>st</sup>, 2015.

## Who Can Perform the Work?



Only AFC First Energize CT Heating Loan Approved Contractors may perform the work.



## Getting a Loan

### Step 1: Get an Estimate

Contact an AFC First Approved Energize CT Heating Loan Contractor to get an estimate for qualifying improvements. Visit [EnergizeCT.com/HeatingLoan](http://EnergizeCT.com/HeatingLoan) or call 855-803-3090 to find an approved contractor in your area.

### Step 2: Fast Approval

Mobile and Web-Based tools allow your contractor to instantly quote your monthly payment and down payment based on projected energy savings of the proposed heating system. Instant conditional approval is based on program guidelines and verification of electric utility bill payment history. You may apply online or by phone.

### Step 3: Installation and Payment to Contractor

Your contractor sends us a copy of their estimate/proposal and Contractor Submission Sheet identifying final price and qualifying improvements. You sign the simple one page loan note we provide to you. We pay the contractor upon receipt of a signed Completion Certificate and verbal confirmation from you, the customer, that the work has been done to your satisfaction.

## What Will the Loan Cover?

The remaining cost (after down payment) for the purchase and installation of a new qualifying heating system (includes water heating as part of a combined heating system).

## Can I Receive a Rebate on My Heating System Too?

Yes. You can apply to receive a rebate, if available, on qualifying energy-efficient furnaces and boilers through your utility. Incentives for qualifying equipment can be found at [EnergizeCT.com](http://EnergizeCT.com) or by calling 1-877-WISE-USE (1-877-947-3873).

# energize CONNECTICUT

## HEATING LOAN



## 0.00% APR Financing for Residential Energy-Efficient Heating System Upgrades

Electric • Natural Gas  
Oil • Propane



Connecticut Light & Power

A Northeast Utilities Company



The United Illuminating Company



A Northeast Utilities Company

Questions? Call 855-803-3090

[EnergizeCT.com/HeatingLoan](http://EnergizeCT.com/HeatingLoan)

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# What Improvements Qualify?

ENERGY STAR® Qualified Products:

- **Oil Boilers** - AFUE ≥ 85%
- **Oil Furnaces** - AFUE ≥ 85%
- **Natural Gas or Propane Boiler** - AFUE ≥ 85%
- **Natural Gas or Propane Furnace** - AFUE ≥ 95%
- **Natural Gas Steam Boiler** - AFUE ≥ 82%
- **Air Source Heat Pumps**
  - SEER ≥ 14.5, EER ≥ 12, HSPF ≥ 8.2 for Split Systems
  - SEER ≥ 14, EER ≥ 11, HSPF ≥ 8.0 for Packaged Systems
- **Geothermal Heat Pumps:**
  - Closed Loop Water to Air EER ≥ 17.1, COP ≥ 3.6
  - Closed Loop Water to Water EER ≥ 16.1, COP ≥ 3.1
  - Direct Expansion Refrigerant EER ≥ 16, COP ≥ 3.6
- **AHRI Rated Ductless Heating and Cooling System of Matched Assembly\***
  - SEER ≥ 14.5, EER ≥ 12, HSPF ≥ 8.2
- **AHRI Rated Ductless Cooling System of Matched Assembly**
  - SEER ≥ 14.5, HSPF ≥ 8.2

\*Multi-zone indoor unit ductless systems with only 1 outdoor condenser unit are not subject to the 12 EER requirement.

## How Do I Make My Payments?

Your loan payment will be billed monthly on your electric utility 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 electric utility company with your final payment. There are no penalties for prepayment. Contact AFC First at 855-803-3090.

## What Happens If I Sell My Property?

If you sell or transfer the premises property title, the unpaid loan may be paid off in full or transferred to the new owner, if qualified under program guidelines. To work through this process please contact AFC at 855-803-3090.

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

Payment of any amount in excess of the amount for the loan shown on your electric utility bill will be credited to your electric utility service account unless a special arrangement is made to apply an additional loan payment to the loan balance. To make special arrangements contact your electric utility customer service representative. For CL&P call 1-800-286-2000 or UI at 1-800-722-5584.

## Will My Electric Utility Bill Display My Loan Balance Each Month?

Yes. The electric utility bill will show the original loan amount less loan payments received under the line item "Energize CT Heating Loan." Your actual payoff amount may be different. Loan installments will be listed on your monthly electric utility bill under the line item "Energize CT Heating Loan" for CL&P customers or "CT Energy Efficiency Fund Loan" for UI customers. It may take up to two billing periods to see your loan installment on your electric utility bill. To obtain your loan payoff amount, call AFC First at 855-803-3090.

## What if I Do Not Pay My Electric Utility Bill in Full?

Payments that are less than your full bill will first be applied towards your electric utility service, with the remainder going towards your Energize CT Heating Loan.



For fastest approval, apply online:

**EnergizeCT.com/HeatingLoan** Apply by Phone: 855-803-3090 or Fax (610)-433-7488

Name of the contractor who is doing the work		Name of the Contractor's Salesperson	
Loan Amount Requested	Your Electric Utility Company <input type="checkbox"/> CL&P <input type="checkbox"/> UI   Electric Account Number _____		

## Please Tell Us About Yourself

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 <input type="checkbox"/> Other	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		Have You Ever Declared Bankruptcy? If so, when?		

ADDITIONAL DISCLOSURES: 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 payment charges may apply and other payment plans may be offered. Any partial utility bill payments will be applied by the utility to utility energy services first. If I/We are applying for a Energize CT Heating Loan, by submitting this application I/We agree to the "Additional Disclosures" above and to the following: 1) any information I/We furnish to you is true and complete and I/We 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; 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 applicable utility may release historical energy consumption data, loan and contact information to AFC and/or a third party evaluator and agree to complete a follow-up survey regarding the Energize CT Heating Loan 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
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