



# Commercial & Industrial Energy Efficiency Leasing Program

With a capital Equipment Lease from AFC First, most commercial and industrial businesses can take advantage of a fixed monthly payment lease for energy efficient equipment including **heating & cooling systems, geothermal and solar systems, and electrical lighting retrofitting improvements**. These special lease terms can help you save thousands of dollars over the life of the lease, increasing cash flow to your business, further enhancing the financial impact of your energy savings and minimizing out of pocket costs.

- **One page Credit application on Projects up to \$250,000**
- **Off balance sheet treatment**
- **Finance up to 25% of soft costs in addition to the equipment lease; Including Air Sealing and Insulation, Doors & Windows, and roofing**
- **24, 36, 48 and 60 month terms**
- **Capital lease structure – once term is complete you own it**
- **No Fees to Contractor**
- **Work must be done by an Approved Contractor**



## What Properties and Borrowers Are Eligible?

Financing is available for any commercial or industrial business and even for multi-family rental properties.



Ballpark Monthly Payment Chart			
	24 Months	36 Months	60 Months
<b>\$25,000</b>	\$1,157	\$810	\$531
<b>\$50,000</b>	\$2,313	\$1,619	\$1,061
<b>\$100,000</b>	\$4,603	\$3,215	\$2,100
<b>\$250,000</b>	\$11,393	\$7,921	\$5,130

## What Improvements Are Eligible?

Most energy improvements including professionally installed heating, air conditioning, and electrical lighting retrofitting.

## Who May Perform the Work?

Only AFC First Approved contractors may perform the work.

## How Do I Get an AFC First Commercial Equipment Lease?

1. Visit your AFC First Approved Contractor and get an estimate for qualifying improvements.
2. For fastest approval see your contractor or download application page at [energyloan.net/commercial](http://energyloan.net/commercial). You can also apply by phone at (888) 232-3477.
3. We'll have a quick decision on your application and answer any questions you may have.
4. Sign and return the lease documents
5. We pay the Contractor directly when the work is done to your satisfaction.



P.O.Box 3558  
 1005 Brookside Road  
 Allentown, PA 18106  
[wwalsh@afcfirst.com](mailto:wwalsh@afcfirst.com)  
 (888) 232-3477 ext 2707

# Credit Application

1. Business Name		Supplier	
Name:		Name:	
Address:		Address:	
City:	ST:	Zip:	City: ST: Zip:
Telephone:		Telephone:	
Fax:		Fax:	
Contact:	Title	Sales Rep	
Cell #			
Tax ID#	Email:		
<input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> LLC <input type="checkbox"/> Proprietorship		Term: <input type="checkbox"/> 24 <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input type="checkbox"/> 60	
Yrs in Business	Date Incorporated		
<b>Equipment Description</b> (If you have a Sales Quote or Invoice from the Supplier – Fax it along with this Page)			<b>Cost:</b> \$

## 2. Owner Information

**Personal Credit – Officers/Partners** (if more than two, copy page and complete for each)

(1) Name:	(2) Name:
Address:	Address:
City: ST: Zip:	City: ST: Zip:
Social Security #:	Social Security #:
Home Phone #:	Home Phone #:

## 3. References

Bank Reference	Trade Reference
Bank Name:	Name:
Bank Acct. #:	Account #:
Contact:	Contact:
Phone:	Phone:

## 4. SIGN

Applicant hereby authorizes the release of credit information to our company, or its designee (and any assignee or potential assignee thereof) from any source including credit bureau reporting agencies and applicant's bank. If Personal information is provided, by signing below, the undersigned individual, provides written instruction to our company, or its designee (and any assignee or potential assignee thereof) authorizing review of his/her personal credit profile from a national credit bureau. I hereby represent that all of the information contained in this credit application is true, correct and complete.

(1) Signature:	(2) Signature:
Print Name: Date:	Print Name: Date:

The signer(s) acknowledge(s) and understand that our company is relying on this information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the signers represents warrants and certifies that the information provided herein is true, correct and complete and agrees to notify our company immediately of any changes to this information. **NOTICE:** The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit

**Fax Application to: (610) 433-7488 or (610) 646-0865 or e-mail to [commercial@afcfirst.com](mailto:commercial@afcfirst.com)**  
*Bill Walsh, Business Development Director, (888) 232-3477 ext. 2707*