

KEYSTONE HELP® LOAN PROGRAMS

Unsecured Loan for ENERGY STAR

\$1,000 to \$15,000

For HEATING, COOLING, WINDOWS, DOORS, INSULATION and other qualifying improvements that are ENERGY STAR qualified or meet program standards.

6.99%

3,5 or 10 Year Term

- Unsecured, No Lien
- \$150,000 Max. Household Income

Unsecured Loan for ADVANCED PERFORMANCE

\$1,000 to \$15,000

For HEATING, COOLING, CLOSED LOOP GEOTHERMAL, INSULATION and other qualifying improvements that exceed ENERGY STAR or meet program ADVANCED PERFORMANCE standards

5.99%

3,5 or 10 Year Term

- Unsecured, No Lien
- \$150,000 Max. Household Income

Unsecured Loan for WHOLE HOUSE with Certified Energy Audit

\$1,000 to \$15,000

For improvements recommended by a Certified Energy Audit. *Predicted minimum energy savings of 15% to 25% required, depending on your energy profile.*

4.99%

3,5 or 10 Year Term
Plus \$325 Audit Credit

- Unsecured, No Lien
- \$150,000 Max. Household Income

Secured Loan for WHOLE HOUSE with Certified Energy Audit

\$5,000 to \$35,000

For improvements recommended by a Certified Energy Audit. *Predicted minimum energy savings of 15% to 25% required, depending on home's energy profile.*

3.875% to 6.375%

Based on Home's Equity and Loan Term
10,15 or 20 Year Term
Plus \$325 Audit Credit

- Up to 120% of Home's Value
- 1st, 2nd or 3rd Lien
- \$150,000 Max. Household Income

ENERGYLOAN® PROGRAMS *For Improvements and Borrowers Not Eligible for Keystone HELP*

Secured Loan for OTHER ENERGY IMPROVEMENTS *incl. SOLAR No Income Limits*

\$5,000 to \$35,000

For installation of non-qualifying Keystone HELP improvements that are energy efficient, including SUNROOMS (Heated), SOLAR THERMAL, SOLAR PV, CLOSED AND OPEN LOOP GEOTHERMAL

6.375% to 8.875%

Based on Home's Equity and Loan Term
10,15 or 20 Year Term

- Up to 120% of Home's Value
- 1st, 2nd or 3rd Lien
- No Income Limits

Unsecured Loan for OTHER ENERGY IMPROVEMENTS *No Income Limits*

\$2,500 to \$20,000

For all makes and models of HEATING, COOLING, WINDOWS, DOORS, INSULATION, SOLAR THERMAL, WATER TREATMENT and other qualifying improvements

13.99%

3,5 or 10 Year Term

- Unsecured, No Lien
- No Income Limits

Secured Loan for "R&R" GENERAL HOME IMPROVEMENTS *Non Energy Permitted*

\$5,000 to \$35,000

For installation of most types of home improvements (both energy and non-energy related) with a PHFA approved Home Evaluation

6.375% to 8.875%

Based on Home's Equity and Loan Term
10,15 or 20 Year Term

- Up to 120% of Home's Value
- 1st, 2nd or 3rd Lien
- Max. Income 150% of HUD Area Median Income