



7 Simple Steps to Get Your SELF Loan:

- 1. Fill out the Loan Application (*follow the checklist for required document submission*)**
- 2. Pay \$25 Loan Application fee.**
- 3. Expect a call from a SELF Loan Program Manager (LPM) or Loan Officer (LO).**
- 4. Get quotes for your desired improvements from SELF's "Approved Contractor List".**
- 5. Schedule a final consultation and/or a loan closing appointment with the SELF LPM or LO.**
- 6. Set up the time and date with your Approved Contractor(s) for your installation(s).**
- 7. Enjoy your improvements!**

[This section left intentionally blank. Please proceed to the Application.]

SOLAR AND ENERGY LOAN FUND

LOAN APPLICATION



SOLAR AND ENERGY LOAN FUND LOAN PROCESS

Thank you for your interest in the non-profit Solar and Energy Loan Fund (SELF). SELF provides energy expertise and favorable financing to help property owners identify and make cost-effective home energy retrofits, including: energy conservation; energy efficiency; and renewable energy alternatives. SELF clients are reducing their energy consumption and using the energy savings to help pay off the loans over time. Rebates and tax credits may also apply to many of the energy saving products financed through this program. SELF clients are also increasing their home equity, market value, and overall quality of life.

Detailed Program Steps:

1. Fill out the Loan Application packet completely (the property owner must be the primary applicant), follow the checklist for required document submission, and a \$25 loan application fee. Overall qualifications for being considered for approval for a low interest rate include: home ownership, creditworthiness, steady income, and proof of ability to repay the loan. Make sure to provide as much income information as possible with the application in order for the underwriter to make a sound decision (see checklist). If more information is needed, the property owner(s) will be contacted by the Loan Underwriting Department or the assigned Loan Program Manager/Loan Officer.
2. If the application is approved, the property owner(s) may be required to receive an energy assessment on the home based on the type of installation, and will be notified by the Loan Program Manager/Loan Officer to discuss the next steps, project management, financing options, and best solutions to obtain energy savings.
3. The property owner(s) will request and obtain quotes from SELF's Approved Contractor List. It is recommended to obtain more than one quote from multiple contractors from this list. **(SELF will only provide financing for improvements completed by SELF's approved contractors.)**
4. Once the contractor(s) has/have been chosen, the property owner(s) will contact the Loan Program Manager/Loan Officer to schedule a final consultation and/or a loan closing appointment. The loan will be closed for the amount of the quote(s) less any utility cash rebates. SELF will issue a letter to the contractor(s) to proceed with the improvements.
5. When the improvements are complete, SELF will obtain the final paperwork from the contractor(s). SELF will proceed with the disbursement of funds (payment(s) to the contractor(s)), if the improvements are satisfactory to SELF standards.

Application Checklist

- Loan Application Packet (completed fully):
 - Application (Primary and Co-Applicant [if applicable])
 - Pre-Finance Questionnaire (direct link, SELF website link, phone, or paper copy)
 - Budget Expense Form (SELF website or paper copy)
- Check or money order for the \$25.00 loan application fee.
- Please provide proof of income supported by one or more of the following Documents:
 - a. Most current 2 months' pay-stubs
 - b. Social Security and/or Disability Statement(s)(if applicable)
 - c. Retirement statement(s) (if applicable)
 - d. Any documents showing additional income not shown on tax returns
 - e. Rental Agreement for rental income (Tenants who are unrelated and unmarried to the primary applicant. Used when desired income is going to be used to qualify)
 - f. Self Employed/Commission Borrowers must provide most current 2 years of tax returns (1040 forms and 1120's when applicable). Include all pages and schedules. Profit and Loss Statements may also be requested.
- Clear copy of Driver's License(s) or other legal photo identification.
- Past 12 months of utility usage** (see note under *Utility Release Information*)
- Military ID to receive military discount (only 1 ID is required)
 - Military ID (includes legal spouses)
 - Florida Driver's License with a Veteran designation (blue 'V')
 - DD Form 214

How to Submit Paperwork:

Mail to: Solar & Energy Loan Fund
P.O. Box 5506
Fort Pierce, FL 34954

Visit us at: Solar & Energy Loan Fund
2400 Rhode Island Ave.
Fort Pierce, FL 34950

Apply online at: www.solarenergyloanfund.org

Phone: 772-468-1818
Fax: 772-468-1811

Office Hours: 9:00 am - 5:00 pm Monday - Friday
Website: www.solarenergyloanfund.org
Email: info@solarenergyloanfund.org

*** Application will be considered valid for up to 6 months starting with the date SELF receives the documents. After 6 months, the application process starts over, including the application fee.**

*You will receive a response from one of the SELF staff members to review your Application packet, and to also answer any questions you may have.

As a mission-driven lender, SELF is pleased to be helping hundreds of working class families and individuals complete much-needed sustainable home improvement projects that have reduced energy consumption, carbon footprint and operating costs, enhanced comfort and livability, improved air quality, health benefits, and storm mitigation, and increased overall home equity, local jobs and economic development activities.

What type(s) of improvement(s) are you interested in?

<input type="radio"/> Weatherization	<input type="radio"/> Skylight/Solar Tube	<input type="radio"/> Programmable Thermostat
<input type="radio"/> Duct Testing and Repair	<input type="radio"/> Solar Pool Heater	<input type="radio"/> All Interior and Exterior Light Bulbs - CFL/LED
<input type="radio"/> Window Films and Solar Screens	<input type="radio"/> Shutters and Fasteners	<input type="radio"/> A/C and Heating
<input type="radio"/> Insulation (Wall, roof, crawl space)	<input type="radio"/> Shingle Repair and Reinforcement	<input type="radio"/> Ceiling Fans (Energy Star)
<input type="radio"/> Reflective Paint Coating	<input type="radio"/> Water Barriers: Roof & Soffit Vent Sealing	<input type="radio"/> Kitchen and Bathroom Exhaust Fans (Energy Star)
<input type="radio"/> Windows	<input type="radio"/> Hurricane Clips/Straps and Roof Anchors	<input type="radio"/> Solar Powered Attic Exhaust Fans
<input type="radio"/> Doors (Including Garage Doors)	<input type="radio"/> Drywall Repair	<input type="radio"/> Solar Water Heater
<input type="radio"/> Roof	<input type="radio"/> Flashing	<input type="radio"/> Solar Panels (Photovoltaic - PV)
<input type="radio"/> Low Flow Toilets/Shower Heads/Aerators	<input type="radio"/> Hail Protection	<input type="radio"/> Rain Water Barrels/Cisterns
<input type="radio"/> Irrigation Package (see product list)	<input type="radio"/> Variable Speed Pool Pump	<input type="radio"/> Other _____

Home Demographics:

Type of building structure: (Complete each section by circling A,B, or C, and inputting info)

A. House	B. Condo	C. Townhome
A. Single Family	B. Multi-family	
A. Owner	B. Renter	
A. 1 Floor	B. 2 Floors	C. 3 Floors
Square footage _____ sq ft.	When was the home built? _____	Number of A/C units: _____
A. A/C unit(s): Working Well	B. A/C unit(s): Almost Broken	C. A/C unit(s): Broken
Number of bedrooms: _____	Number of bathrooms: _____	

Would you be interested in attending educational seminars hosted by SELF? Y / N

****Please make sure all information on this form is complete and accurate as the part of the application submission.***

LOAN APPLICATION FOR SOLAR & ENERGY LOAN FUND

PRIMARY APPLICANT (Homeowner) - Please print legibly

LAST NAME		MI	FIRST NAME		
DATE OF BIRTH	DRIVER'S LICENSE #		SOCIAL SECURITY #		
PROPERTY ADDRESS		CITY		ST	ZIP
HOME PHONE #	MOBILE PHONE #	WORK PHONE #		ADDT'L PHONE #	
EMAIL ADDRESS		WORK EMAIL		COUNTY	
MAILING ADDRESS (If different than property address)			CITY	ST	ZIP

NAME OF CURRENT PRIMARY EMPLOYER:	ADDRESS OF CURRENT PRIMARY EMPLOYER:

YEAR STARTED AT CURRENT PRIMARY EMPLOYER:	CITY	ST	ZIP

INCOME	MONTHLY (GROSS \$)	INCOME	MONTHLY (GROSS \$)
Full-Time Employment (\$)		Retirement (\$)	
Part-Time Employment (\$)		Other Monthly Income (\$)	
Net Rental (If receiving rent from tenants) (\$)		Source of (Other Monthly Income)	
Child Support (\$)		Other Income/ Assets (*explain)	
<i>What is your current household annual income? (includes all income from persons living in the home)</i>		<i>How long have you lived in the home?</i>	

DEMOGRAPHIC INFORMATION

The following information is requested by Solar and Energy Loan Fund (SELF) for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity (ECOA). You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below.

I do not wish to furnish this information

<p>Please choose one answer from each section:</p> <p>HISPANIC ORIGIN:</p> <p><input type="radio"/> YES</p> <p><input type="radio"/> NO</p> <p>GENDER:</p> <p><input type="radio"/> Female</p> <p><input type="radio"/> Male</p> <p>Female Head of household? Y / N</p>	<p>RACE:</p> <p><input type="radio"/> American Indian or Native American</p> <p><input type="radio"/> Alaska Native</p> <p><input type="radio"/> Native Hawaiian</p> <p><input type="radio"/> Other Pacific Islander</p> <p><input type="radio"/> White</p> <p><input type="radio"/> Black or African American</p> <p><input type="radio"/> Asian</p>	<p>MARITAL STATUS:</p> <p><input type="radio"/> Married</p> <p><input type="radio"/> Separated</p> <p><input type="radio"/> Widowed</p> <p><input type="radio"/> Divorced</p> <p><input type="radio"/> Domestic Partnership</p> <p><input type="radio"/> Never Married</p>
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Total # of household members: _____	# of household members: Under 18: _____ Over 62: _____
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How did you hear about us? _____	Applicant occupies this property: _____ Y _____ N
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Do you now or have you ever served in the Armed Forces? (Active duty, National Guard, Reserve): _____ Y _____ N	If yes, would you consider yourself: _____ Veteran _____ Service-disabled veteran
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I (we) hereby authorize SELF or its authorized agent to obtain and review my credit report. My credit report will be obtained from a credit reporting agency chosen by SELF.

Applicant Signature: _____	Date: _____
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*SELF collects, uses, and releases social security numbers solely for the purpose of obtaining credit reports of applicants to evaluate their financial status for program eligibility, and applicant social security numbers will not be used for any other purpose. The collection, use, and disclosure of social security numbers is necessary in order for SELF to perform its duties and responsibilities with regard to the program, and therefore is permitted as provided in Section 119.071(5)(a)2.a and 6.b, Florida Statutes.

CO - APPLICANT - Please print legibly							
Relation to Applicant:				Co-applicant occupies the primary property:		_____Y _____N	
LAST NAME		MI		FIRST NAME			
DATE OF BIRTH		DRIVER'S LICENSE #		SOCIAL SECURITY #			
PROPERTY ADDRESS			CITY		ST	ZIP	
HOME PHONE #		MOBILE PHONE #		WORK PHONE #		ADDT'L PHONE #	
EMAIL ADDRESS			WORK EMAIL		COUNTY		
MAILING ADDRESS (If different than property address)				CITY		ST	ZIP
NAME OF CURRENT PRIMARY EMPLOYER:				ADDRESS OF CURRENT PRIMARY EMPLOYER:			
YEAR STARTED AT CURRENT PRIMARY EMPLOYER:				CITY		ST	ZIP
INCOME	MONTHLY (GROSS \$)			INCOME	MONTHLY (GROSS \$)		
Full-Time Employment (\$)				Retirement (\$)			
Part-Time Employment (\$)				Other Monthly Income (\$)			
Net Rental (If receiving rent from tenants) (\$)				Source of (Other Monthly Income)			
Child Support (\$)				Other Income/ Assets (*explain)			
<i>What is your current household annual income if different than primary? (includes all income from persons living in the home)</i>				<i>Will you be assuming the monthly loan payments on behalf of the primary applicant if application is approved?</i>			
DEMOGRAPHIC INFORMATION							
<p>The following information is requested by Solar and Energy Loan Fund (SELF) for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity (ECOA). You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below.</p>							
<input type="radio"/> I do not wish to furnish this information							
Please choose one answer from each section:		RACE:			MARITAL STATUS:		
HISPANIC ORIGIN:		<input type="radio"/> American Indian or Native American <input type="radio"/> Alaska Native <input type="radio"/> Native Hawaiian <input type="radio"/> Other Pacific Islander <input type="radio"/> White <input type="radio"/> Black or African American <input type="radio"/> Asian			<input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Widowed <input type="radio"/> Divorced <input type="radio"/> Domestic Partnership <input type="radio"/> Never Married		
<input type="radio"/> YES <input type="radio"/> NO							
GENDER:							
<input type="radio"/> Female <input type="radio"/> Male							
Co-Applicant Signature:				Date:			
<p>*SELF collects, uses, and releases social security numbers solely for the purpose of obtaining credit reports of applicants to evaluate their financial status for program eligibility, and applicant social security numbers will not be used for any other purpose. The collection, use, and disclosure of social security numbers is necessary in order for SELF to perform its duties and responsibilities with regard to the program, and therefore is permitted as provided in Section 119.071(5)(a)2.a and 6.b, Florida Statutes.</p>							

***Instructions:** Please visit the SELF website at <http://solarenergyloanfund.org/budget-form> to complete and submit the **Budget Expense** form(s). If you do not have access to a computer, please complete the paper form(s) below and submit with your application via mail, office drop-off, or give to your SELF Loan Officer.

Primary Applicant Name:		Out of Pocket Expense			Monthly		
Category	Expenses	\$	Examples/Additional info	Category	Expenses	\$	Examples/ Additional info
<u>Mortgage#1</u>	Mortgage (P+I)		(if not on credit report)	<u>Medical</u>	Medical Insurance		(if not paid by employer)
	Property tax payment (annual/12)		(if out of pocket)		Dental Insurance		(if not paid by employer)
	HOA				Eye Insurance		(if not paid by employer)
	Home Owners Insurance				Pet insurance or plans		
<u>Mortgage#2</u>	Mortgage (P+I) [Rental]		(if not on credit report)	<u>Food Cost</u>	Insurance co-pay		
	Property tax payment (annual/12)		(if out of pocket)		OTC medications		
	HOA				Special care items		
	Home Owners Insurance				Groceries		(beverages, kitchen supplies, baby supplies, etc.)
<u>Household (other)</u>	Alarm system			<u>Entertainment</u>	Entertainment		(dining out, movies/theater, fitness, hobbies, books/magazine subscription, etc.)
	Cable				School Supplies		
	Internet			Books			
	Cell phone			Tuition			
	House phone			Auto loan		(if not on credit report)	
	Water		(if not included in tax bill)	Auto insurance			
	Garbage		(if not included in tax bill)	Auto Fuel			
<u>Spousal and Child Support</u>	Sewage		(if not included in tax bill)	Auto and Transportation Fees		(DMV, parking, and tolls)	
	Child Support			Life insurance		(if not paid by employer)	
	Alimony			Long term care			
	Other			Pest Control			
<u>Utilities</u>	Electricity			Clothing		(work clothes, work out, accessories, shoes, etc.)	
	Propane			Personal care		(hair care, manicures, pedicures, massages, bath supplies, etc.)	
	Gas			Child care		(nanny, daycare, preschool, etc.)	
<u>Notes:</u>				Child activities		(toys, kid sports, lessons, camp, etc.)	
				Pet Care		(food, treats, toys, etc.)	
				Tobacco and Alcohol			
				Misc.			

*Complete the Co-Applicant Expense form if living in the home but not related or married, not living in the home with Primary, or expenses are different than the Primary.

*Complete all shaded boxes under the "\$" column. Indicate "N/A" if the expense doesn't apply.

Co-Applicant Name:		Out of Pocket Expense Categories: Monthly					
Category	Expenses	\$	Examples/Additional info	Category	Expenses	\$	Examples/ Additional info
Mortgage#1	Mortgage (P+I)		(if not on credit report)		Medical Insurance		(if not paid by employer)
	Property tax payment (annual/12)		(if out of pocket)		Dental Insurance		(if not paid by employer)
	HOA				Eye Insurance		(if not paid by employer)
Mortgage#2	Home Owners Insurance			Medical	Pet insurance or plans		
	Mortgage (P+I) [Rental]		(if not on credit report)		Insurance co-pay		
	Property tax payment (annual/12)		(if out of pocket)		OTC medications		
	HOA				Special care items		
	Home Owners Insurance			Food Cost	Groceries		(beverages, kitchen supplies, baby supplies, etc.)
	Alarm system			Entertainment	Entertainment		(dining out, movies/theater, fitness, hobbies, books/magazine subscription, etc.)
Household (other)	Cable				School Supplies		
	Internet				Books		
	Cell phone				Tuition		
	House phone				Auto loan		(if not on credit report)
	Water		(if not included in tax bill)		Auto insurance		
	Garbage		(if not included in tax bill)		Auto Fuel		
	Sewage		(if not included in tax bill)		Auto and Transportation Fees		(DMV, parking, and tolls)
Spousal and Child Support	Child Support				Life insurance		(if not paid by employer)
	Alimony				Long term care		
	Other				Pest Control		
Utilities	Electricity				Clothing		(work clothes, work out, accessories, shoes, etc.)
	Propane				Personal care		(hair care, manicures, pedicures, massages, bath supplies, etc.)
	Gas				Child care		(nanny, daycare, preschool, etc.)
Notes:					Child activities		(toys, kid sports, lessons, camp, etc.)
					Pet Care		(food, treats, toys, etc.)
					Tobacco and Alcohol		
					Misc.		

Pre-finance Questionnaire

Primary applicant name: _____

Address of the property: _____

Phone Number (main contact): _____

Instructions: To finalize the application process, either go to <https://www.surveymonkey.com/r/ZZSP6HN> directly to complete the SELF Pre-finance Questionnaire, visit our website and click on the Pre-Finance Questionnaire link, or call the SELF Office at 772-468-1818 and ask to complete the Pre-finance Questionnaire. If you do not have access to a phone or computer, please complete the form below and submit with your application via mail, office drop-off, or give to your SELF Loan Officer:

➤ **What prompted you to seek our services?**

(Choose at least 1)

- High utility bill
- Leaking/ Damaged roof
- Damaged or inoperable A/C
- Need for home improvements such as windows, doors, insulation, weatherization, etc.
- Interested in "Green" technologies (renewable energy and environmental awareness)
- Opportunity to access affordable financing through SELF
- Credit rebuilding opportunity
- Reduce home insurance cost
- Other: _____

➤ **Which aspects of your life do you feel would improve if given access to SELF financing?**

Directions: Each given aspect must contain a different level of importance rating, no duplicate ratings. Choose in order of importance, 1 (most important) to 7 (least important). *If "Other" is not an option, enter '7' for that answer. **(All 7 answers require a different number for each one.)**

- ___ Safety (Home structure safety such as roof was caving in or leaking)
- ___ Security (Impact windows, doors)
- ___ Health (cleaner, cooler air - no mold or mildew)
- ___ Cost of Home Insurance
- ___ Cost of energy and/or water bills
- ___ Quality of life in home
- ___ Other: _____

➤ **Why did you select SELF for your home improvement project?**

Directions: Each given aspect must contain a different level of importance rating, no duplicate ratings. Choose in order of importance, 1 (most important) to 7 (least important). *If "Other" is not an option, enter '7' for that answer. **(All 7 answers require a different number for each one.)**

- ___ Unable to obtain other sources of financing
- ___ Lower interest rates than other available offers
- ___ I trust SELF as a Community Development Financial Institution (CDFI)
- ___ SELF is a non-profit
- ___ Project Management
- ___ It was highly recommended to me
- ___ Other: _____

[*Rating scale 1-5: 1 = no knowledge, 3 = knowledgeable, 5 = extremely knowledgeable]

- Rate your knowledge on Clean Energy and Energy Efficiency on a scale of 1-5: ___
- Rate your knowledge on Wind Hazard Mitigation and Water Conservation measures to help improve your overall home maintenance cost on a scale of 1-5: ___
- Rate your level of awareness regarding the environmental impact of energy efficiency, wind hazard, and water conservation measures on a scale of 1-5: ___

Utility Release Information

Please note: In order to document the energy savings created by the improvements, the Solar and Energy Loan Fund collects utility statements for 12 months **after** the completed improvement(s). *You may be asked to provide SELF with a particular range of utility bills and kilowatt usage that occurred prior to the completed retrofits and post completed retrofits via your online account.*

Please provide the utility information below:

Utility Company: _____

Utility Account #: _____

Name on Utility Account: _____

Last 4 Digits of SSN: _____

Phone Number (if utility account holder is different than primary applicant): _____

Email Address: _____

****Please submit the past 12 months of Utility kWh usage and monthly bill history as a part of this application completion. Please start at your Application signature date and go back 12 months.***

****SELF encourages all military personnel who are active, in the Reserve, disabled veterans, retired veterans, inactive (honorably discharged and/or voluntarily separated), and legal military spouses to provide a valid, government issued military ID with this application to receive the military discount that will be applied at the loan closing (see Rate Sheet for details).***

Please provide two (2) emergency contact names and numbers to be filed if the SELF Loan is closed and home improvements are financed.

Emergency Contacts (must provide 2):

Contact Name 1 (please print legibly)

Phone#

Contact Name 2 (please print legibly)

Phone#

Solar and Energy Loan Fund Rate Sheet - Residential

	Energy Efficiency (EE) Improvements	Renewable Energy (RE) Improvements	Wind Hazard Mitigation	Water Conservation	Definitions and Examples
100% up-front financing of improvement		up to amount qualified to borrow			
Rates		5.00% - 9.50%			Energy Efficiency: Improvements to a facility, building, or process that reduces energy consumption, or reduces energy consumed per square foot. (i.e., A/C units, LED Lights, Weatherization, Insulation)
Amount		Minimum loan allowed: \$1,000			
Secured or Unsecured		Unsecured			
Term		3 - 7 years (based on loan amount and available funding terms)			
Fees:					
Up-front Fee:		Application Fee: \$25			
Energy Assessment Fee:		Energy Assessment Fee: [Contact SELF for fee information or promotional offers. Can be rolled into the SELF loan]			Renewable Energy: Solar Water Heaters; Solar Pool Pumps, Photovoltaic Panels [PV]
Loan Closing Costs [rolled into the loan]:		1) Processing Fee: 2% or \$300, whichever is less; 2) Project Management Fee: 2.5%; 3) FL Doc Stamp Fee: \$.35 per \$100; 4) FL Uniform Commercial Code (UCC) Fee: \$35 or \$38 based on # of signers. [if applicable]			
Penalty for early pay-off					
Property appraisal required		none			Wind Hazard Mitigation: An inspection that may qualify a property for discounts on windstorm insurance. (i.e., Roof Straps, Reinforced Garage Doors, Windows, Window Shutters, Doors, etc.)
Equity required		no			
Underwriting process		*24 hours - 1 week			
Repayment begins		30 - 45 days after loan closing			Water Conservation: Irrigation System, Rain Barrels/Cisterns, Water Meters, Low Flow Toilets/Shower Heads/Aerators, etc.
Military Discount (active and inactive)		50% off the processing fee (valid military ID required)			
Other information		Homeowner must be the primary applicant. Energy Assessments may be necessary (SELF Staff will assist) . Contractors must be chosen from SELF's Approved Contractor List. All mobile homes must be considered Real Property and possess a RP series sticker. Mobile homes with vehicle tags are not qualified for financing.			
* The underwriting and interest rate decision is based on credit score, sufficient income documentation, and file support documentation. If the Underwriter and/or Internal Credit Committee require more documentation, the final decision may take more time.					
2400 Rhode Island Avenue, Fort Pierce, FL 34950 Mailing Address: P.O. Box 5506, Fort Pierce, FL 34954 O: 772-468-1811 Solar and Energy Loan Fund (SELF) is a certified Community Development Financial Institution (CDFI). For more information about a CDFI, please reference http://www.cdfifund.gov/who_we_are/about_us.asp . www.solarenergyloanfunds.org					