



7 Simple Steps to Get Your SELF Loan:

- 1. Fill out the Loan Application in completion. *(follow the checklist for required document submission)***
- 2. Pay \$25 Loan Application fee.**
- 3. Expect a call from a SELF staff member.**
- 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 Loan Program Manager (LPM) or Loan Officer (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 PROGRAM PROCESS

Thank you for your interest in the non-profit Solar and Energy Loan Fund (SELF). SELF is an independent, non-profit, community-based lending organization focused on financing home renovations that promote energy efficiency, clean energy alternatives, storm protection, water conservation, and disability products. SELF provides homeowners with building science expertise, project management, and access to low cost capital to help identify and finance sustainable home improvement projects.

Detailed Program Steps:

1. Fill out the Loan Application completely and submit to SELF (the property owner must be the primary applicant). Follow the checklist for required document submission, and submit a \$25 loan application fee, if not already submitted. 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 choose 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 improvement solutions.
3. The property owner(s) will request and obtain quotes from SELF's Approved Contractor List. It is recommended (but not required) 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.)** If there is a quote prior to, or at, the application submission, please include it with the application.
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 Notice to Proceed (NTP) 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.

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: <http://cleanenergyloanprogram.org/self-loan-application-homeowners>

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

Important Notes – Please Review:

1. The 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 of \$25.
2. If the improvement(s) has/have already been completed or the contractor(s) has/have started the installation, the application may not be accepted and/or the loan may not be approved. Please notify SELF staff immediately for information.
3. Please provide separate email addresses if there is more than one applicant. SELF utilizes DocuSign.com for remote closings.
4. Incompletion of the application and requirements may delay the underwriting and closing process.

Application Checklist:

- Loan Application Packet (completed fully):
 - Application (Primary and Co-Applicant [if applicable])
 - Pre-Finance Questionnaire (direct link, SELF website link, or paper copy)
 - Budget Expense Form (SELF website or paper copy)
 - Loan Summary Information Form

- Past 12 months of utility usage** (see note under *Utility Release Information*)

- Check or money order for the \$25.00 loan application fee, or pay online at: <http://solarenergyloanfund.org/application-received>

- 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.

- 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

- I, the SELF applicant(s), have reviewed all of the important information regarding the SELF Program and how it works on page 2.

*****SELF Loan Clients have 48-72 hours to respond to the Post-Installation Contractor Payment Authorization link. If no response is received, the SELF staff will assume the client is happy and will proceed with payment to the contractor(s). *****

****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).***

*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: _____

If a Contractor(s) referred you to the program, please enter the total estimate amount(s) here and provide a copy of the quote(s) along with your application, if given.	\$ _____
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****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 #	ADD'TL 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)	
What is your current household annual income? (includes all income from persons living in the home)		How long have you lived in the home?	

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="checkbox"/> 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			<u>Education</u>	Books		
	Cell phone				Tuition		
	House phone			<u>Auto</u>	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)
<u>Spousal and Child Support</u>	Child Support				Life insurance		(if not paid by employer)
	Alimony				Long term care		
	Other				Pest Control		
<u>Utilities</u>	Electricity			<u>Other</u>	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.

Co-Applicant Name:		Out of Pocket Expense Categories: Monthly			*Complete all shaded boxes under the "\$" column. Indicate "N/A" if the expense doesn't apply.			
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			Medical	Eye Insurance		(if not paid by employer)	
	Home Owners Insurance				Pet insurance or plans			
Mortgage#2	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.)	
Household (other)	Alarm system			Entertainment	Entertainment		(dining out, movies/theater, fitness, hobbies, books/magazine subscription, etc.)	
	Cable			Education	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	Auto Fuel			
	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					
Utilities	Other			Other	Pest Control			
	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 this SELF Pre-finance Questionnaire or visit our website and click on the Pre-Finance Questionnaire link. 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?**

(Choose at least 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: _____

Loan Summary Information Form

Solar and Energy Loan Fund (SELF) has a unique underwriting process. We do not primarily look at your credit score for making final decisions on approvals; we look at the whole picture. Please answer the following questions as a part of the application submission. This information will help the underwriting team make a pre-approval or final decision in a timely manner.

If the question does not pertain to you, please indicate that with "N/A".

1. How long have you lived in your home? _____
2. Is the home you wish to retrofit a rental home? _____
3. Tell us about your current position (primary and co-signer [if applicable]) at your job, including job title, or indicate "retired" if applicable:

4. Please tell us more about how you heard about our program:

5. Please tell us more about the impact this home improvement will have on you and/or your family:

6. Do you have any debt in collections or a private mortgage? If yes, please explain: _____

 - a. *IF you have a Private Mortgage, please include the most current mortgage statement providing the monthly payment and remaining balance of the mortgage.*
7. If applicable, what have you done to resolve these issues, or what are your plans to resolve them?

8. Could you provide a co-signer if it is required by the Underwriting Department? _____

Required:

1. Do you have homeowner's insurance? _____
2. How much is your current annual homeowner's insurance premium for the home you wish to retrofit?

3. What is the name of the insurance company who holds your homeowner's insurance?

***SELF requires that the homeowner(s) carry homeowner's insurance if any Wind Hazard Mitigation projects are financed.**

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 connected to Utility account: _____

****Please submit the past 12 months of Utility kWh usage and monthly bill history as a part of this application or upon application approval. History should include the last 12 months, starting at your Application signature date.***

***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 be different than the applicant(s).**

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	ADA Products	Definitions and Examples
100% up-front financing of improvement	up to amount qualified to borrow				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)
Rates	5.00% - 9.50%				
Amount	Minimum loan allowed: \$1,000				Renewable Energy: Solar Water Heaters, Solar Pool Pumps, Photovoltaic Panels [PV], Solar Attic Fans, Solar A/C, Solar Pool Heater.
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 Assessments are optional - Contact SELF for information.				
Loan Closing Costs [rolled into the loan]:	1) Processing Fee: 2%; 2) Project Management Fee: 2.5%; 3) FL Doc Stamp Fee: \$.35 per \$100; 4) FL Uniform Commercial Code (UCC) Fee: \$35 and up, based on # of signers. [if applicable]				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.)
Penalty for early pay-off	none				Water Conservation: Irrigation System, Rain Barrels/Cisterns, Water Meters, Low Flow Toilets/Shower Heads/Aerators, etc.
Property appraisal required	no				
Equity required	no				Americans with Disabilities Act (ADA) Products: Following the Standards for Accessible Design. Some products include: wheelchair ramps, bath tubs, railing, etc.
Underwriting process	*24 hours - 1 week				
Repayment begins	30 - 45 days after loan closing				
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 (<i>SELF Staff will assist</i>). 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:** 772-468-1818 **F:** 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 <https://www.cdfifund.gov/Pages/default.aspx>.

www.solarenergylofund.org