



# HEAL AR

HOME ENERGY AFFORDABILITY LOAN



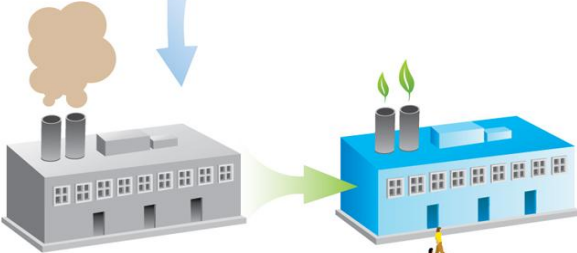
**COMMERCIAL  
AUDITS**



**REVOLVING  
LOAN FUND**



**RESIDENTIAL  
AUDITS**



**EMPLOYEE  
LOAN FUND**

