

# CREDIT APPLICATION

## Residential



### SECTION A - APPLICATION REQUEST

This is not a contract for a loan nor does it lock you into any commitment with a contractor. Applying for a loan will include a review of your credit history.

#### Program (select all that apply)

- Home Performance with ENERGY STAR®       NY-Sun Incentive Program  
 Solar Thermal Incentive Program (PON 2149)       Renewable Heat NY (PON 3010)

#### Loan Type (select one)

- On-Bill Recovery Loan at 3.49% (If ineligible you will be considered for a Smart Energy Loan)  
 Smart Energy Loan at 3.49% (3.99% if paying by check)

#### Loan Term (select one)

The program offers loan terms of 5, 10, or 15 years based on project eligibility. Please indicate your preference:

- Longest loan term (lower monthly payment, larger total amount due over loan term)  
 Shortest loan term (higher monthly payment, smaller total amount due over loan term)

**Fee Information: No fee is required to apply. If approved, there is a \$150 processing fee to prepare the loan documents. This fee will be included in your loan unless you indicate here you would like to pay the fee by check.**

### SECTION B - PROPERTY INFORMATION

Installation address where the energy efficiency improvement(s) will be made:

Street Address	Unit #	City	State	ZIP	County
No. of units (5+ does not qualify): <input type="checkbox"/> Single-Family Home <input type="checkbox"/> 2-Family Home <input type="checkbox"/> 3-Family Home <input type="checkbox"/> 4-Family Home <input type="checkbox"/> Mobile Home					
Years at current address: _____ yrs.   Number of people in household: _____					

### SECTION C - APPLICANT INFORMATION

Mr./Mrs./Ms.	Last Name	First Name	Middle Initial	Jr./Sr./II/III
Former/Alternate Name	Date of Birth (mm/dd/yyyy)		Social Security Number	
(   )	(   )			
Primary Phone Number	Ext.	Secondary Phone Number	Ext.	Email Address
Are you the building owner? <input type="checkbox"/> Yes <input type="checkbox"/> No				

Mailing Address (if different from installation address)	City	State	ZIP	County
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### SECTION D - CO-APPLICANT INFORMATION

A co-applicant is not required but may enhance your ability to meet the financing eligibility requirements.

Mr./Mrs./Ms.	Last Name	First Name	Middle Initial	Jr./Sr./II/III
Former/Alternate Name	Date of Birth (mm/dd/yyyy)		Social Security Number	
(   )	(   )			
Primary Phone Number	Ext.	Secondary Phone Number	Ext.	Email Address
Are you the building owner? <input type="checkbox"/> Yes <input type="checkbox"/> No				

Mailing Address (if different from installation address)	City	State	ZIP	County
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## SECTION E - PROPERTY OWNER INFORMATION

Complete this section only if the property owner is different than the applicant or the co-applicant.

Mr./Mrs./Ms. Last Name First Name Middle Initial Former/Alternate Name

( )

Primary Phone Number Email Address

Mailing Address (if different from installation address) City State ZIP County

List the names and phone numbers of any additional owners of the property

Is Property owned by a legal entity (not a person)?  Yes  No

Entity Type (Trust, Life Use, other legal entity)

If applicable, provide the entity name, signatory name, and signatory title of the individual authorized to act on behalf of the entity below:

Entity Name Signatory Name Signatory Title

## SECTION F - ENERGY SUPPLIER INFORMATION

Electric Utility Name Account Number Name on Account

Indicate here if you are currently on a Deferred Payment Plan with your Electric utility.

Natural Gas Utility Name (If Applicable) Account Number Name on Account

Indicate here if you are currently on a Deferred Payment Plan with your Natural Gas utility.

Indicate here if you purchase oil/propane from different suppliers or are a cash on delivery customer.

**NOTE: If you are applying for the On-Bill Recovery Loan you must submit a copy of your gas and/or electric bill.**

## SECTION G - PROJECT PARTNER INFORMATION

Contractor Name (If Known) Constituency-Based Organization Name (If Applicable)

## SECTION H - AUTOMATIC PAYMENT AUTHORIZATION

The Smart Energy Loan offers a reduced interest rate for customers who choose to repay their loan via automatic payments from their checking or savings account. If approved for the Smart Energy Loan, would you like to receive a 0.50% interest rate reduction by authorizing automatic payments?  Yes  No

If yes, please complete the information below regarding the bank account from which you would like your loan payments to be debited. **NOTE:** You may choose to wait to provide your account information until your loan is approved, however banking information must be received before your loan will be funded.

Account Type:  Checking Account  Savings Account

Bank Name Bank Address

9-digit Bank Routing Number (verify routing number with your bank) Bank Account Number

1200

PAY TO THE ORDER OF \$

DOLLARS

FOR

122105278 6724301068 1200

The above-named Borrower ("You" or "Your") have authorized NYSERDA's Loan Servicer, Concord Servicing Corporation ("Us" or "We") or its Successors or Assigns to withdraw the indicated monthly Automatic Payment Amount from Your Account at the above-mentioned Financial Institution on the payment due date for the purpose of making payment on your Smart Energy Loan account. **The initial correspondence from Concord Servicing Corporation will notify you when your automatic payment is activated.** To revoke this authorization please call 1-866-493-6393 at least 3 business days prior to your next scheduled payment due date. You are responsible and liable for all authorized transactions made under this Automatic Payment Authorization. We will not be liable for any fees your Financial Institution may assess if you do not have sufficient funds in your account to cover payment. All payments will be posted to your Account on the statement due date. If your due date falls on a weekend or holiday, your payment will be posted the next business day. You understand that purposely false or misleading information given may be considered fraud and covered under applicable laws.

## SECTION I - INCOME DOCUMENTATION

There are two ways to meet the income documentation requirements. Please select from the following:

- OPTION 1.** Provide a copy of the most recent Federal Income Tax Return (Form 1040, 1040A, or 1040EZ) for the applicant and co-applicant. **Note:** If the applicant or co-applicant filed a joint return, but is not applying jointly, s/he must provide W-2 and 1099 statements instead of the tax return, or use Option 2.

Social Security Numbers, Routing and Account Number, and any PINs must be blackened-out on these documents. You do not need to provide the Schedules or Forms filed with the return. If you do not have a copy of your return, you may request a transcription of your return to be mailed to you free of charge by completing IRS Form 4506-T or by going to [IRS.gov](https://www.irs.gov) and clicking on "Order a Transcript" or by calling 1-800-908-9946.

- OPTION 2.** Use this option if your current income is significantly different from the income on your last filed tax return, or if you have sources of income not included on your tax return. Provide current regular sources and amounts of income below for the applicant and co-applicant (if applicable). If listing income from self-employment, or business, or rental income, list the net income after operating expenses. Please use additional pages if needed.

Name of Income Recipient	Income Source (ex. Acme Tools, Inc.)	Current Annual Income
<b>Total:</b>		

**Provide the following documentation for each income source listed above:**

Wage Income	Copy of two most recent paystubs showing year-to-date gross earnings, or letter from employer stating gross year-to-date earnings
Pension/Social Security	Copy of award letter for current year or copy of bank statement showing deposit sources and amounts
401(k)/IRA/Interest Earnings	Copy of brokerage/account statements showing regular pattern of distributions
Alimony	Copy of divorce decree or court order that established the support
Self-Employment/Business Income/ Rental Income	Copy of most recent Federal Income Tax Return with Schedule C, E or F; or profit & loss statement for past 12 months

## SECTION J - CONSENT AND SIGNATURES

By signing below, I/we certify that all information provided on this application, including statements and documents submitted in connection with this application, are correct and complete to the best of my knowledge. I understand that if I give false information on this application, I can be prosecuted to the fullest extent of the law.

I acknowledge that NYSERDA has retained Energy Finance Solutions (“EFS”), a service offered by Wisconsin Energy Conservation Corporation, to process this application and underwrite my/our loan. I authorize EFS to obtain credit reports in connection with my/our loan request. If necessary, I further agree to provide additional information to EFS to underwrite my/our loan request.

I acknowledge that the energy efficiency improvements being made to the home, or installation of a renewable energy system, are designed to reduce my energy costs, and my contractor will provide estimates of future energy cost savings based on energy modeling, or the contribution of a renewable energy system, which may vary from the results I will realize. The estimate may include assumed increases in future energy costs, which may not reflect actual future energy costs. These savings are not guaranteed by either the contractor or NYSERDA. Incurring this loan to undertake these improvements may not result in the estimated reduction in energy costs over time, based on additional factors that contribute to monthly energy usage and costs. I also acknowledge that, consistent with program rules, I may be allowed to finance certain health and safety improvements or other improvements which are not projected to result in energy cost savings that exceed my loan repayment obligation, and my decision to proceed with this loan obligation in such case will be based on the additional benefits I expect to realize from these improvements.

**As the authorized energy supplier account holder listed above, I authorize my energy supplier, or its agent, to release to EFS, program lender for NYSERDA, my energy usage, billing, and payment history information for the past 24 months for the account(s) noted above. I understand that this information is being made available to provide energy bill payment history as a potential qualifying criterion for NYSERDA’s Green Jobs-Green New York Financing and to establish current energy usage. The information released pursuant to this authorization shall be treated as confidential to the maximum extent permitted by law.**

I further acknowledge and agree that NYSERDA and EFS may share with and disclose to, orally and/or in writing, the contractor(s) identified by me above, or as subsequently identified by me to EFS, the following information regarding this application: energy usage history; whether the application has been pre-approved by EFS and any additional items requested by EFS in order to complete my loan and/or subsidy approval; whether the application has been approved by EFS and the approved loan amount so that my contractor(s) can proceed with scheduling the work; and whether my application has been denied so that the contractor(s) can determine if there is other financing available and whether I intend to proceed.

In addition, if this application is approved and NYSERDA makes the loan I have requested, I also authorize NYSERDA and the utility providing me gas and/or electric service and their employees, contractors, and agents to share such information concerning: my electric and/or gas utility usage and billing information; and the charges that are payable by me under the promissory note that I will sign.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of sex or marital status.

X

Applicant’s Signature

Date

X

Co-Applicant’s Signature

Date

### Submit Completed Applications to:

Energy Finance Solutions  
431 Charmany Drive Madison, WI 53719  
Fax: 608-249-5788

For more information, please contact Energy Finance Solutions (EFS), a service offered by Wisconsin Energy Conservation Corporation:

**Toll Free: 1-800-361-5663**

**Email: [efs@energyfinancesolutions.com](mailto:efs@energyfinancesolutions.com)**

**Or visit [nyserdera.ny.gov/hp-finance](http://nyserdera.ny.gov/hp-finance)**

