

GREEN JOBS-GREEN NEW YORK FINANCING RESIDENTIAL CREDIT APPLICATION

This is not a contract for a loan nor does it lock you into any commitment with a contractor. This is an application that will allow us to proceed with your request for a loan to finance your improvement(s). This will include reviewing your credit history.

Please complete all fields. Incomplete applications will be returned to you for completion. Proof of income (such as recent pay stub, or if self-employed, a copy of your previous years federal tax return) is required. Only residential work that has not been started is eligible for financing. Upon completion of the application, please submit all requested items to:

Address: Energy Finance Solutions - 431 Charmany Drive, Madison, WI 53719 or fax to: (608) 249-5788
Apply online at: www.energyfinancesolutions.com

SECTION A - INDIVIDUAL APPLICANT INFORMATION

Mr/Mrs/Ms		Last Name		First Name		MI	Jr/Sr/I/II
Date of Birth (mm/dd/yyyy)	Social Security Number	Home Phone () -	Mobile Phone () -	E-Mail Address			
Installation Address (where home improvements are to be made)		Unit #	City	State	Zip		
Do You Currently <input type="checkbox"/> Own <input type="checkbox"/> Rent	Years at Current Address	# of People Living in Household	Do or Will you own and reside at the above installation address? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of Units (5+ units does not qualify)	Monthly Mortgage Payment (including taxes) \$		
Current Address (if different than the above Installation Address)		Unit #	City	State	Zip		
Mailing Address (if different than the above Current Address)		Unit #	City	State	Zip		
Employer Name / Company		Employer's Address		City	State	Zip	How Long?
Business Phone () -	Ext	Position or Title	Monthly Gross Salary \$	Circle One Below Full Time Part Time Both	Are you Self-Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No		How Long?
Sources of Other Income					Monthly Gross Salary \$		
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding							

SECTION B - JOINT APPLICANT

Complete only for Joint Credit (If Joint Applicant is a Co-Borrower/Spouse, then they must own and occupy the home at the above installation address.)

Mr/Mrs/Ms		Last Name		First Name		MI	Jr/Sr/I/II
Date of Birth (mm/dd/yyyy)	Social Security Number	Home Phone () -	Mobile Phone () -	E-Mail Address			
Current Address (if different than the above Installation Address)		Unit #	City	State	Zip		
Do You Currently <input type="checkbox"/> Own <input type="checkbox"/> Rent	Years at Current Address	Do or Will you own and reside at the above installation address? <input type="checkbox"/> Yes <input type="checkbox"/> No					
Employer Name / Company		Employer's Address		City	State	Zip	Length of Employment
Business Phone () -	Ext.	Job Title	Monthly Gross Salary \$	Circle One Below FullTime PartTime Both	Are you Self-Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No		How Long?
Sources of Other Income					Monthly Gross Salary \$		
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding							

SECTION C - Contractor Performing the Work

(Please print clearly and include a copy of your contractor's estimate, if available)

Contractor Name:

Address:

SECTION D - LOAN AMOUNT and LOAN TERM

Your credit application will be processed for \$13,000 unless you request a lower amount.
The Loan repayment period may not exceed the weighted useful life of the financed measures.

Loan Amount Requested \$ _____ Loan Term: 5 Years 10 Years 15 Years

Note: For Credit Applications received on or after February 1, 2011, a loan processing fee of \$150 to be paid by the borrower will be due upon approval and closing of the loan and may be included in the amount financed.

SECTION E - DEBT INFORMATION

(If section B has been completed, include information about both the Applicant and Joint Applicant)

List All Outstanding Debts greater than \$1,000 (attach additional sheet if needed)

Creditor	Account Number	Name in which the account is carried	Monthly Payments	Current Value (balance)
Mortgage Holder			\$	\$
Automobile (s)			\$	\$
Other			\$	\$

Are you obligated to make Alimony, Support or Maintenance Payments? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, to whom (Name/Address)?		Amount Per Month \$
Are you a co-maker, endorser, or guarantor on any loan or contract? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, for whom?	To Whom?	Amount Per Month \$
Are there any unsatisfied judgements against you? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, to whom owed?		Total Amount Owed \$
Have you declared bankruptcy in the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, what City/State?	Year?	

By signing below, I/we certify that all information provided on this application is correct and complete to the best of my/our knowledge. My/our signature(s) below authorizes Energy Finance Solutions (EFS) to obtain credit reports in connection with my/our loan request. If necessary, I/we further agree to provide additional information to EFS to underwrite my/our loan request. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of sex or marital status.

I understand that the New York State Energy Research and Development Authority (NYSERDA), as part of the Green Jobs-Green New York Program, will purchase this loan from EFS and the loan will then be serviced by NYSERDA's Loan Servicer Concord Servicing Corporation. Pursuant to Section 18 of the State Finance Law, a late payment fee of \$10.00 will be assessed for payment not received by the due date. In addition, payment not received within 90 days of when due shall be subject to a collection fee, not to exceed 22% of the amount due. Pursuant to Section 171-f of the State Tax Law, NYSERDA is authorized to refer the account to the New York State Attorney General for collection, and also may certify a past due amount to the New York State Department of Taxation and Finance for collection by income tax refund payments or other payments due from the State. Pursuant to Section 19 of the State Finance Law, NYSERDA shall charge a \$20.00 fee for dishonored checks.

Applicant's Signature

Date

Joint Applicant's Signature

Date