

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. Final loan type, interest rate, and loan term will be based, in part, on a review of your clean energy project. Do not use this application if you do not wish to apply for a loan. Visit NYSERDA's [Residential Financing Programs](#) website for information on loan options.

For a fast, secure application process, visit energyfinancesolutions.com to complete the online application and use electronic income verification.

Section A – Customer/Borrower Information

First Name _____ Last Name _____

Date of Birth (mm/dd/yyyy) _____ Social Security No. _____

Primary Phone No. _____ Ext. _____ Email Address _____

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

Street _____ Unit # _____

City _____ State _____ Zip _____ County _____

Is the installation address your desired mailing address? Yes No

If no, please provide your mailing address:

Street _____ Unit # _____

City _____ State _____ Zip _____ County _____

Section B – Co-Borrower Information

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

First Name _____ Last Name _____

Date of Birth (mm/dd/yyyy) _____ Social Security No. _____

Primary Phone No. _____ Ext. _____ Email Address _____

Is the installation address your desired mailing address? Yes No

If no, please provide your mailing address:

Street _____ Unit # _____

City _____ State _____ Zip _____ County _____

Section C – Project Information

Contractor(s) Name (if known)

Regional Clean Energy Hub Advisor Name (if applicable)

Regional Clean Energy Hub Energy Advisors across New York State help and provide information to individuals, small businesses, and affordable housing owners about the benefits of the clean energy economy, ways to reduce energy use and costs, and how to make more informed energy decisions

Clean Energy Project Type (select all that apply)

- Energy Efficiency Upgrades Solar Electric System
 Ground Source Heat Pump Air Source Heat Pump

If you are installing a solar/renewable improvement, please choose your desired loan products (check all that apply):

- Green Jobs Green New York (GJGNY) Smart Energy or On-bill Loan Renewable Tax Credit Bridge Loan

Estimated Loan Amount _____

What is your preferred loan term? 5 years 10 years 15 years

Section D – Property Information

Property Type:

- Single Family 2-Family Home 3-Family Home 4-Family Home Mobile Home

Who resides at the installation property? Owner Tenant Other

How are you associated with the installation property? Own Rent Other

Electric Utility Name

Account No.

Natural Gas Utility Name (if applicable)

Account No.

Indicate here if you purchase oil, propane, kerosene, wood pellets, coal, or wood.

Does your home currently have heat? Yes No

Section E – Repayment Information

With On-Bill Recovery (OBR) financing, the utility bill will be the means for repaying the loan. Program guidelines require that at least one of the borrowers be the account holder listed on the utility bill. OBR financing is available for the following utilities: New York National Grid, NYSEG, RG&E, Orange and Rockland, ConEdison, Central Hudson, and PSEG-Long Island.

Customers on a deferred payment plan are not eligible for OBR financing, please do not choose this option for repayment if you are on a deferred payment plan. Note: Budget Billing is not the same as a deferred payment plan.

Do you want to repay your loan through a charge on your gas or electric bill?
(If the project is ineligible, you will automatically be considered for a Smart Energy Loan.) Yes No

The Smart Energy Loan offers customers a choice to repay their loan via automatic payments from their checking or savings account. If approved for the Smart Energy Loan, would you like to authorize automatic payments? (please check one)

- Yes No

Section F – Income Information

Income information and documentation is required for each borrower. Please provide current regular sources and amounts of income in the table below. If listing income from self-employment, business, rental, or farming income, list the net income after operating expenses. You may meet the income documentation requirements by either providing tax returns, or by documenting current sources of income for each borrower/co-borrower. Social Security Numbers, Routing and Account Numbers, and any PINs must be blackened-out on these documents.

Name of Income Recipient	Income Type (ex. Wages, Social Security, Pension, etc.)	Current Annual Income Amount
Total:		

Tax Return: Provide a copy of the most recent Federal Income Tax Return (Form 1040) for the borrower/co-borrower. If one of the borrowers filed a joint return, but is not applying jointly, they must provide W-2 and 1099 statements instead of the tax return or use the individual income sources option below. If earning rental/self-employment income, submit Schedule C, E, and F. If you do not have rental/self-employment income, you do not need to provide the Schedules or Forms. If you do not have a copy of your return, you may request a transcript of your return be mailed to you free of charge by completing the IRS Form 4506- T, or by going to IRS.gov and clicking on “Get a tax transcript”, or by calling 1-800-908-9946.

OR

Individual Income Sources: 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 documentation for each source of income listed in the table above using the example in the table below. Please use additional pages if needed.

Provide the following documentation for each income source listed above:

Wages/Salary/Commissions	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/Farming Income	Copy of most recent Federal Income Tax Return with Schedule C, E, or F, or profit & loss statement for past 12 months. Alternatively, for rental income, you may also list income as 75% of the gross annual leases for the property, submit a schedule listing the property units and the gross annual lease amounts, and submit current signed copies of the rental agreements.

Section G – Terms & Conditions, Consent and Signatures

Fee information: No fee is required to apply. If approved, there is a \$150 processing fee to prepare the loan documents. This fee can be included in your loan or paid by check. If no selection is made here, the fee will be included in the loan.

- Pay Processing Fee by Check
 Pay Processing Fee with Loan

By completing and submitting an application, I certify that I am of legal contracting age and that I have read, understood and agree to all of the terms stated here. By accepting these terms, I certify that all information provided on this application is correct and complete to the best of my knowledge. My acceptance authorizes Energy Finance Solutions (EFS), a service offered by Slipstream Group, Inc. (Slipstream), or a lender of choice, to obtain credit reports in connection with my loan request. If necessary, I further agree to provide additional information to Slipstream/EFS, or lender of choice, to underwrite my loan request. I further understand and authorize EFS and Slipstream to retain this application whether or not it is approved. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, or age.

- I acknowledge the information provided is correct and that I have read, understand and agree to the Terms and Conditions and allow EFS to pull my credit report. [Credit Report Disclosure](#).

I understand that the energy savings numbers provided to me by my contractor are estimates only and are not guaranteed. If the estimated savings are not achieved, or are less than what was estimated, my debt obligations may increase. Regardless of actual achieved savings, I will still be obligated to make my loan payments. (All borrowers must initial on the line below for application to be accepted.)

_____ **Initials**

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 or withhold information in order to make myself eligible for benefits that I am not entitled to, I can be prosecuted to the fullest extent of the law. I understand that by submitting this application I am not guaranteed a loan and whether or not I will be provided a loan will depend, in part, upon the number of applications received, the remaining funding available, and the priorities to be met by the program.

I acknowledge that NYSERDA has retained Energy Finance Solutions (“EFS”), a service offered by Slipstream Inc., to process this application and underwrite my/our loan. I authorize EFS to obtain credit reports in connection with my/our loan request. I also authorize EFS to verify records necessary to assure eligibility for 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 or provide health and safety improvements, 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 acknowledge the interest rate for my loan will be determined based upon the income screening of the installation property household(s), unless I have opted out of the income screening in Section H of this application. Opting out of the screening will result in my/our loan application defaulting to the highest interest rate available through the NYSERDA Program at the time my/our loan application is decided.

I further acknowledge and agree that NYSERDA and EFS may share with and disclose to, orally and/or in writing, the project partner(s) identified by me above, or as subsequently identified by me to EFS, the following information regarding this application: whether the application has been pre-approved by EFS, and any additional items requested by EFS in order to complete my loan approval; whether the application has been approved by EFS, and the approved loan amount so that my project partner(s) can proceed with scheduling the work; and whether my application has been denied, so that the project partner(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 On-Bill Recovery Loan I have requested, I also authorize NYSERDA, its loan servicer, and the utility providing my 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 loan agreement (note) that I will sign.

The Equal Credit Opportunity Act [ECOA], 15 U.S.C. 1691 et seq. prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age, because an applicant receives income from a public assistance program, or because an applicant has in good faith exercised any right under the Consumer Credit Protection Act.

Whether or not the undersigned have elected to sign this document electronically, EFS, and or any subsequent holders of this document, shall have the right to convert and store the manual signature electronically, and the undersigned consents to the use of the electronically stored version in the same manner as an original signed copy.

I understand and intend that a legal signature is formed by entering my name on this and other documents provided to me, and by entering my name on this and other documents provided in relation to this transaction I intend for my electronic signature to have the same force and effect as my manual signature. If any of the parties do not wish to sign this document electronically, all must opt out together and request a paper copy to sign manually.

By entering my name below, I am creating a legally binding signature and confirm that I agree and accept the electronic signature terms and conditions.

Applicant’s Signature

Date

Co-Applicant’s Signature

Date

See following pages for Sections H and I, plus instructions on how to submit the application.

Section H – Household Income Screening

The interest rate for your loan will be determined based upon the household income of the installation property.

Visit www.nyserda.ny.gov/All-Programs/Programs/Residential-Financing-Options/lmi-search for additional information on household eligibility and interest rates.

If you, the borrower(s), are not geographically eligible and wish to forego the income screening of all installation property occupants, you may do so by opting out of the household income screening. The borrower and co-borrower (if applicable) may still be required to submit income documentation for loan underwriting purposes. Proceeding with the installation property household income screening may result in a lower interest rate for your loan.

- Opt Out: I/we, the borrower(s), wish to forego the installation property household income screening, and proceed with the loan at the highest interest rate available for my installation type at the time my application is decided.

Special instructions for borrower(s) who occupy the installation property:

If you have already listed all of your household income in Section F, please identify in the table below if either borrower is a full-time student; answer the question below the table regarding 1) number of people in the household; 2) HEAP, public assistance, or other services; and complete Section I.

If you have opted out of the income screening, do not receive HEAP or public assistance, and neither borrower is a full-time student, you do not need to complete the remainder of this application.

If you have additional household members and/or income sources, please complete the remainder of the application.

If you do not occupy the installation property, please request the occupant(s) to complete the remainder of this, or a separate income screening application.

Only complete this section if you occupy the installation property. Eligibility is based upon the total gross annual income of each household unit that completes an income screening application. Installation properties of up to 4 units may apply. Additional household units should complete a separate income screening application (one form per household unit).

Income information and documentation is required. Complete the chart below listing all household members. Provide all types of current gross annual income for all residents of the household, age 18 and over, who are not full-time students. The borrower and co-borrower should only list additional sources of income not noted in Section F, Income Information. If listing income from self-employment, business, rental income, or farming income, list the net income after operating expenses. Please use additional pages, if needed.

Household Occupant Income	First Name	Last Name	Age	Full-Time Student (Y/N)	Income Type (ex. wages)	Current Annual Income Amount
Additional Borrower Income						\$
						\$
						\$
Additional Co-borrower Income						\$
						\$
						\$
Additional Household Income Earner 1						\$
						\$
						\$
Additional Household Income Earner 2						\$
						\$
						\$
List All Non-Income Earning Household Members						

Total number of people in the household: _____

Are you currently eligible for, or have you received within the past 12 months, services through:

- NYSERDA's EmPower New York Program, the New York State Weatherization Assistance Program, HEAP, SNAP/food stamps, or supplemental security income. If your household receives any of these sources of income, please provide the service award letter in addition to the income documentation you may be providing for the loan.

If your household has not received these services, you may meet the income documentation requirements by either providing tax returns, or by documenting current sources of income for each household member. Social Security Numbers, Routing and Account Numbers, and any PINs must be blackened-out on these documents.

Section I – Income-Eligible Interest Rates 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 acknowledge that NYSERDA has retained Energy Finance Solutions (“EFS”), a service offered by Slipstream Inc. (“Slipstream”), to process and underwrite my/our income screening application. If necessary, I further agree to provide additional information to EFS and Slipstream to underwrite my/our income screening application.

I further acknowledge and agree that NYSERDA and EFS may share with and disclose to, orally and/or in writing, the project partner(s) identified by me above, or as subsequently identified by me to EFS, the following information regarding this application: whether the application has been pre- approved by EFS, and any additional items requested by EFS in order to complete my income qualification application; whether the application has been approved by EFS, so that my project partner(s) can proceed with scheduling the work; and whether my application has been denied, so that the project partner(s) can determine whether I intend to proceed.

I understand that my signature on this form gives permission for NYSERDA, or its designee, to verify records necessary to assure my program eligibility. I understand that if I give false information or withhold information in order to make myself eligible for benefits that I am not entitled to, I can be prosecuted to the fullest extent of the law.

Whether or not the undersigned have elected to sign this document electronically, EFS, and or any subsequent holders of this document, shall have the right to convert and store the manual signature electronically, and the undersigned consents to the use of the electronically stored version in the same manner as an original signed copy.

I understand and intend that a legal signature is formed by entering my name on this and other documents provided to me, and by entering my name on this and other documents provided in relation to this transaction I intend for my electronic signature to have the same force and effect as my manual signature. If any of the parties do not wish to sign this document electronically, all must opt out together and request a paper copy to sign manually.

By entering my name below, I am creating a legally binding signature and confirm that I agree and accept the electronic signature terms and conditions.

One household member listed in Section H is required to sign and date below.

Signature

Date

Submit completed application to Energy Finance Solutions through one of the following methods:

Mail: Energy Finance Solutions
431 Catalyst Way
Madison, WI 53719

Fax: 608-249-5788

Email: efs@energyfinancesolutions.com

Apply Online: www.energyfinancesolutions.com

For more information, please contact Energy Finance Solutions (EFS):

Toll Free: 1-800-361-5663 or visit www.nyserdera.ny.gov.

Note: Incomplete applications will not be processed