



Illinois Energy Efficiency Loan 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.

The primary account holder must apply for the loan, however, if your home is served by Ameren Illinois Company, People's Gas Light and Coke Co., or North Shore Gas Company, all parties named on the utility account must apply for this loan.

Please complete all fields. Incomplete applications will be returned to you for completion. Some applications may require proof of income (such as recent pay stub or a copy of your previous year's federal tax return). If additional information is needed you will be notified of the specific documentation required to process your application. Only residential work that has not been started is eligible for financing. Upon completion of the application, please submit all requested items to:

Energy Finance Solutions, 431 Catalyst Way, Madison, WI 53719 or fax to 608-249-5788

Section A – Individual Applicant Information

Mr/Mrs/Ms		Last Name		First Name		MI	Jr/Sr/I/II
Birth Date		Home Phone	Social Security Number		Marital Status (only for residents of AZ,CA, ID, LA, NV, NM, TX, WA, WI) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)		
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	Do or will you reside at the above installation address? <input type="checkbox"/> Yes <input type="checkbox"/> No		Dwelling Type <input type="checkbox"/> Single Family <input type="checkbox"/> Duplex <input type="checkbox"/> 3-unit <input type="checkbox"/> 4-unit <input type="checkbox"/> Mobile Home <input type="checkbox"/> Condo			
Current Address (if different than the above installation address)				City		State	Zip
Mailing Address (if different than the above current address)				City		State	Zip
Employer Name/Company			Monthly Gross Salary \$	Years Employed	Self-Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Years Self-Employed?	
Sources of Other Income						Monthly Gross Salary \$	

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
Birth Date		Home Phone	Social Security Number		Marital Status (only for residents of AZ,CA, ID, LA, NV, NM, TX, WA, WI) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)		
Current Address (if different than the above installation address)				City		State	Zip
Do you currently <input type="checkbox"/> Own <input type="checkbox"/> Rent	Years at Current Address	Do or will you reside at the above installation address? <input type="checkbox"/> Yes <input type="checkbox"/> No					
Employer Name/Company			Monthly Gross Salary \$	Years Employed	Self-Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Years Self-Employed?	
Sources of Other Income						Monthly Gross Salary \$	

Section C – Utility Information

Electric Utility Co.		Electric Utility Account No.		Gas Utility Co.		Gas Utility Account No.	
Water Heating Fuel Type (select one) <input type="checkbox"/> Natural Gas <input type="checkbox"/> Electric <input type="checkbox"/> LP <input type="checkbox"/> Oil <input type="checkbox"/> Other				Space Heating Fuel Type (select one) <input type="checkbox"/> Natural Gas <input type="checkbox"/> Electric <input type="checkbox"/> LP <input type="checkbox"/> Oil <input type="checkbox"/> Other			



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Section D – Measures Installation Information

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

Measure(s) To be Installed	Efficiency Level	Contractor Doing the Work (name/address)	Total Amount Financed \$
			\$
TOTAL AMOUNT FINANCED:			\$

SECTION E – DESIRED LOAN TERM

If no loan term selected, the longest eligible loan term based on the loan amount will be applied.

Select Desired Loan Term: 1 year 3 years 5 years 7 years* 10 years* *Minimum loan amount must be greater than \$8,000

In addition to the lender's requirements, you must meet certain eligibility standards established by the utility company in order to take advantage of the Illinois Energy Efficiency Loan. You must meet these eligibility standards not only when you apply for the loan, BUT ALSO WHEN THE LOAN IS TO BE CLOSED AND THE CONTRACTOR IS TO BE PAID. These standards vary by utility and may include any combination of the following: the customer's utility account number must be valid, the utility account must be active and current, and the account cannot be cutoff for non-payment or have a pending cutoff notice, the account cannot be cutoff for non-payment within the last 12 months, the utility account cannot be under a deferred payment agreement or have a pending deferred payment agreement, all utility account holders must be on the loan, all persons on the loan must be on the utility bill, the borrower is the primary utility account holder. If you do not meet the required utility standards when your project is completed and the contractor is to be paid, the loan will NOT be closed, even if you did meet these standards when you first applied for the loan.

Unless the lender tells you otherwise, loan payments will be considered part of your monthly utility service bill based on the utility service that provides the primary source of heat for the residence. Loan installments will be shown on your monthly utility bill as a separate line item. It may take up to two billing periods to see your loan installment on your bill.

If you will be making your loan payments as part of your utility bill, Illinois law, specifically Sections 16-111.7 (220 ILCS 5/16-111.7) and 19-140 (220 ILCS 5/19-140) of the Public Utilities Act (220 ILCS 5/1-101, et seq.), establishing the On-Bill Financing Program for Illinois utility customers, sets out certain rights and obligations of both the lender and the utility company under the loan.

By completing and submitting an application, I/we certify that I/we am/are of legal contracting age and that I/we have read, understood and agree to all of the terms stated here. 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) also authorizes Energy Finance Solutions (EFS), a division of Slipstream Group, Inc. (Slipstream) to obtain credit reports in connection with my/our loan request. If necessary, I/we further agree to provide additional information to Slipstream/EFS to underwrite my/our loan request. I/We further understand and authorize EFS and Slipstream to retain this application whether or not it is approved. Additionally, if this application is approved and the loan I/we have requested is made, I/we also authorize Slipstream/EFS to share such information with the utility, a lender of choice and/or an entity that has a business need to know such information concerning: my/our electric and/or gas utility billing account number; the charges payable by me/us under the promissory note that I/we will sign; and other non-public information that I/we provided. I/We also authorize EFS and Slipstream to provide information on the approval status for my/our application to the program participating contractor of my(our) choice and the utility if requested. I/We acknowledge that the utility may release my/our current and historical utility account status information, as well as historical energy consumption data to a third party evaluator, and agree to complete a follow up survey regarding the On-Bill Financing Program

I/We understand and agree that (1) submitting data and information over the Internet is not fully secure; and therefore, (2) EFS, Slipstream, and the utility do not guarantee the security of any data or information submitted electronically and will not be held responsible or liable for interception by third parties, including any data loss, damages, costs or expenses resulting from such interception. I/We understand and agree that in no event will EFS, Slipstream, or the utility be liable for any technical, hardware or software failure of any kind, any interruption in the availability of this service, any delay in operation or transmission, any incomplete transmission, computer virus, loss of data, or other similar loss.

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.

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/we understand and intend that a legal signature is formed by entering my/our name on this and other documents provided to me/us, and by entering my/our name on this and other documents provided in relation to this transaction I/we intend for my/our electronic signature to have the same force and effect as my/our 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/our name below, I/we am/are creating a legally binding signature and confirm that I/we agree and accept the signature terms and conditions.

Applicant's Signature	Date	Joint Applicant's Signature	Date
Applicant's Email Address		Joint Applicant's Email Address	