



CREDIT APPLICATION

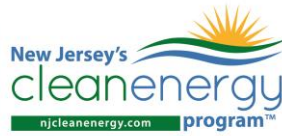
This is not a contract for a loan nor does it lock you into any commitment with a contractor. This is an application that will allow us to proceed with your request for a loan to finance your improvement(s). This will include reviewing your credit history.

All applicants approved for the New Jersey Clean Energy Program (NJCEP) Loan, regardless of the utility serving their home, will be required to join a participating credit union at loan approval. Your loan approval will include a membership form that will need to be completed to meet this requirement. If you are already a member of a participating credit union, you will be provided the opportunity in the application process to identify the participating credit union of which you are a member. Go to <http://www.energyfinancesolutions.com/forhomeowners-nj-energy-star> to view a list of participating credit unions. South Jersey Gas (SJG) customers utilizing the SJG loan programs will not be required to join a credit union. By signing below, you are confirming you are either ineligible for the NJNG On-Bill Repayment Program or that your home is not serviced by New Jersey Natural Gas and you accept the requirement to be a credit union member to utilize the NJCEP loan.

Please complete all fields. Incomplete applications will be returned to you for completion. Some applications may require proof of income (such as a recent pay stub, or if self-employed, a copy of your previous years' 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 Charmany Drive, 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		Yrs at Current Address		Do you reside at the above installation address? <input type="checkbox"/> Yes <input type="checkbox"/> No		Dwelling Type (Multi (3 units +) does not qualify) <input type="checkbox"/> Single Family <input type="checkbox"/> Duplex <input type="checkbox"/> Other				
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 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 \$		



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SECTION C – UTILITY INFORMATION

Electric Utility Co.	Gas Utility Co.	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 Cost *
			\$
			\$
			\$
*include any associated costs such as venting, wiring, or other electrical work, warranties, etc.			TOTAL COST: \$

SECTION E – OTHER INFORMATION

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

Do you have a mortgage? Yes No

Are you a U.S. Citizen? Yes No Is the Co-Applicant a U.S. Citizen (if applicable)? Yes No

Please identify any **participating** NJ Credit Union(s) you are currently associated with:

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 service offered by Slipstream, or a lender of choice, to obtain credit reports in connection with my/our loan request. If necessary, I/we further agree to provide additional information to Slipstream /EFS, or lender of choice, 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 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 understand and agree that EFS and Slipstream do not guarantee the security of any data submitted electronically and will not be held responsible or liable for interception by third parties. I/We understand and agree that in no event will EFS or Slipstream 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 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 signature terms and conditions.

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

Apply online at www.energyfinancesolutions.com