



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. 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/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 or will you own and 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/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 own and 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.	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	
Are you currently a customer of South Jersey Gas? <input type="checkbox"/> Yes <input type="checkbox"/> No				If not, will you become a customer of South Jersey Gas as a result of the improvements you plan to make and pay for with this financing? <input type="checkbox"/> Yes <input type="checkbox"/> No		

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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 – ASSET AND DEBT INFORMATION			
(If Section B has been completed, include information about both the Applicant and Joint Applicant.)			

Do you have a mortgage? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Are you obligated to make alimony, support or maintenance payments? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, to whom? (Name/Address)	
		\$	
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?	
		\$	
Are there any unsatisfied judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, to whom 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 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. I/We represent that the information I/we provide will be true, accurate and complete.

I/We acknowledge that South Jersey Gas ("SJG") has retained Energy Finance Solutions ("EFS"), a service offered by Wisconsin Energy Conservation Corporation ("WECC"), to process this application and underwrite my/our loan, and it is expected that, after the loan has been approved and funded by EFS, EFS will transfer my/our loan to SJG.

I/We understand and authorize EFS and WECC to start a credit investigation based on the information voluntarily provided by me/us. This application reflects all my/our current debts and my/our signature(s) below authorizes EFS, WECC, 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 EFS, WECC, or lender of choice, to underwrite my/our loan request. I/We further understand and authorize EFS and WECC to retain this application whether or not it is approved. In addition, if this application is approved and the loan I/we have requested is made, I/we also authorize SJG and its employees and agents to share such information concerning: my/our electric and/or gas utility usage and billing information; 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 WECC 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 WECC 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.

To be eligible for financing, your work must be approved by the program and completed by an Eligible Contractor. The list of Eligible Contractors is provided on behalf of SJG as an informational source only. The publication or sharing of this list should not be considered, in any way, to be an endorsement, recommendation or promotion, either expressed or implied, of any of the Eligible Contractors listed therein. Accordingly, it is the customer's sole responsibility to investigate and determine the technical capabilities and reliability of the Eligible Contractors prior to entering into a contract for services provided by any Eligible Contractor. Customers agree that their selection of any of the Eligible Contractors on this list is completely voluntary and made without any recommendation, promise, guarantee, coercion, threat or force by SJG. By signing this contract, you expressly agree to the terms of the above disclaimer.

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.

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

Apply online at www.energyfinancesolutions.com