

Loan Application Instructions for Great River Energy Co-op Members

To apply, please submit the following:

1. Completed and signed application.
 - The application must include all household residents who have an ownership interest in the property and whose income and credit history are being relied upon to qualify for the loan requested.
2. Signed and dated Authorization and Release form
3. Signed and dated USA Patriot Act Information Disclosure
4. A copy of your government issued ID(s) with a photo (i.e. drivers license)
5. Signed Rebate-or-Interest Subsidy Agreement
6. Provide a copy of your most current co-op utility bill
7. Proof of Income
 - If you are employed: submit your two most recent, consecutive pay stubs showing year-to-date information.
 - If you are retired: submit a copy of your social security or pension award letter
 - If you are self-employed: submit your past two years 1040 Federal tax returns, including all schedules
 - Note: additional documentation may be requested by CEE personnel
8. At least 1-bid for the project(s).
 - A copy of the AHRI Certificate (from your Contractor)
 - Please note: the bid must contain information that describes the Energy Star rating, U or EF-Factor, or any other specific requirements described in the eligible improvements criteria on the ENERGYwise flyer available at mnbrighterideas.com.

Improvements may NOT begin prior to closing your loan with CEE

This information may be returned to CEE by:

By mail:

212 3rd Ave N, Suite #560, Minneapolis MN 55401 (envelope enclosed)

By fax: 612-335-2650

By email: loaninfo@mncee.org (note: sending confidential information by unsecured email is not suggested).



Great River Energy Residential Interest Subsidy Loan Program Disclosure and Agreement

Applicant acknowledges participation in the Great River Energy Residential Interest Subsidy Loan Program and understands that by obtaining the Interest Subsidy grant in conjunction with the financing (the “loan”) they have applied for with Center for Energy and Environment, they are fore-going any additional utility rebates for which their participating Great River Energy Cooperative may make available from time to time for the project being completed under the terms of the loan.

Applicant agrees that they will not submit, or have submitted on their behalf, a Rebate request to Great River Energy Cooperative for this project.

Borrower Name

Date

Borrower Name

Date

AUTHORIZATION AND RELEASE

I/We have applied for a loan or grant through the Center for Energy and Environment (CEE). As part of the application, origination, processing, underwriting, closing and post-closing quality control review of the proposed loan or grant, CEE and/or other parties involved in the application, origination, processing, underwriting, closing or post-closing quality control review of the proposed loan or grant may verify information contained in my/our loan or grant application and in other documents required in connection with the applied-for loan or grant, and may disclose information and/or documents provided or obtained through this process to other parties for purposes related to the proposed loan or grant or the improvements for which the proposed loan or grant is sought.

Accordingly, I/we hereby authorize, without reservation, any person or entity contacted by CEE or such other parties involved in the loan or grant approval or review process to furnish any and all information and documents that may be required for verification purposes in connection with the loan or grant I/we have applied for or obtained, including, without limitation, any and all information and documents concerning my/our social security number(s), credit history, employment history, employment status, income, assets, debts, financial account balances and history, mortgage loan and payoff information, education, motor vehicle reports, income tax returns, professional licensures, military records, and other requested records held by any local, state or federal agency.

I/We agree that said information and documents may be obtained from any source, including without limitation any local, state or federal agency, consumer credit reporting agency, employer, creditor, depository, mortgage holder, financial institution, licensing board, or association, and hereby release any such person or entity from any and all liability for furnishing such information and documents to CEE or other involved parties.

I/We further authorize CEE, without reservation, to disclose information and documents provided to or obtained by CEE through the loan or grant process to any third party, or any agent or employee thereof, for purposes of the loan or grant for which I/we have applied or the improvements for which the proposed loan or grant is sought, and hereby release CEE from any and all liability for furnishing such information and/or documents to such parties for such purposes.

A copy of this authorization and release bearing a copy of the signature(s) of the undersigned may be deemed to be equivalent of the original and may be treated and used as a duplicate original.

Applicant's Signature

Date

Printed Name:_____

Applicant's Social Security Number

Co-Applicant's Signature

Date

Printed Name:_____

Co-Applicant's Social Security Number

USA Patriot Act Information Disclosure
Important Information about Application Procedures

Center for Energy and Environment
212 3rd Avenue North, Suite 560
Minneapolis, MN 55401

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer.

What this means to you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will ask to see your driver's license or other identifying documents.

I/We acknowledge that I/we received a copy of this disclosure.

Date

Date



FACTS

WHAT DOES CENTER FOR ENERGY AND ENVIRONMENT (CEE) DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share **customers'** personal information to run their everyday business. In the section below, we list the reasons financial companies can share **their** customers' personal information; the reasons **CEE** chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does CEE share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

855-296-5626

Who we are

Who is providing this notice?

Center for Energy and Environment

What we do

How does CEE protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards **and** secured files and buildings.

How does CEE collect my personal information?

We **collect** your personal information, **for** example, when you

- Apply for a loan or give us your income information
- Apply for financing or give us your employment history
- Provide your mortgage information

We also collect your personal information from **others, such as** credit bureaus, affiliates, or other companies

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *CEE does not share with our affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *CEE does not share with nonaffiliates so they can market to you*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *CEE does not jointly market*

Application for Credit Center for Energy and Environment ("CEE")

This application is to be completed by the borrower without the lender's assistance and is required to determine eligibility for financing. Applicants should complete this form as "Borrower" or "Co-Borrower" as applicable. Co-Borrower information must also be provided when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for qualification and repayment of the loan being requested. This application is for a loan that will be secured by a Mortgage against the property being improved.

A portion of the information requested in this credit application is classified as "private data on individuals" under Minnesota Statute 462A.065. Use of the data is limited to that necessary for the administration and management of this program by CEE personnel, those under contract with CEE that have a need to know this information, and other governmental agencies when authorized by state statute or federal law.

Section 1: Terms of Loan Requested

Loan Amount \$ _____

Term (No. of Months) _____

How did you learn about CEE? _____

Section 2: Property Information

Property Address (where work will be performed):		
Street:	City:	Zip:
County:	Name of Neighborhood (if Applicable):	
Number of dwelling units: <input type="checkbox"/> 1-unit <input type="checkbox"/> 2-units <input type="checkbox"/> 3-units <input type="checkbox"/> 4-units <input type="checkbox"/> Other _____		
Year Built:	Month and Year Purchased:	Purchase Price: \$
Describe the Improvements to be made:		

Section 3: Borrower Information

Borrowers Name (include Jr/Sr if applicable)		Co-Borrowers Name (include Jr/Sr if applicable)	
Social Security Number:	Date of Birth:	Social Security Number:	Date of Birth:
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced, widowed)		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced, widowed)	
# and Ages of Dependents:		# and Ages of Dependents (if different than Borrower):	
Home Phone:		Home Phone:	
Work Phone:		Work Phone:	
Mobile Phone:		Mobile Phone:	
Email:		Email:	
Mailing Address (if different than property address above)		Mailing Address (if different than property address above)	
Previous Address (if less than 2 years at current): <input type="checkbox"/> Own <input type="checkbox"/> Rent How Long? <input style="width: 50px;" type="text"/>		Previous Address (if different than Borrower): <input type="checkbox"/> Own <input type="checkbox"/> Rent How Long? <input style="width: 50px;" type="text"/>	

Section 4: Income/Employment

Borrower		Co-Borrower	
Name & Address of Employer:	Yrs/Mos at this Job:	Name & Address of Employer:	Yrs/Mos at this Job:
	Yrs in this line of work:		Yrs in this line of work:
Position/Title:		Position/Title:	
<i>If employed in current position for less than 2 years, or if currently employed in more than one position, complete the following:</i>			
Name & Address of Employer:	Yrs/Mos. on this Job:	Name & Address of Employer:	Yrs/Mos. on this Job:
	Yrs. in this line of work:		Yrs. in this line of work:
Position/Title:		Position/Title:	
Gross Monthly Income¹:	Borrower:	Co-Borrower:	
Base Income	\$	\$	
Overtime	\$	\$	
Bonuses	\$	\$	
Commissions	\$	\$	
Dividends/Interest	\$	\$	
Social Security/Pension	\$	\$	
Net Rental income	\$	\$	
Other ²			
TOTAL	\$ 0.00	\$ 0.00	

¹**Self Employed Borrowers:** Self employed applicants will be required to provide additional documentation such as tax returns and financial statements.

²**Other Income:** May include such things as unemployment, alimony, child support or separate maintenance, which income need not be revealed if the Borrower/Co-Borrower does not choose to have it considered for repaying this loan:

B/C	Describe Other type of income:	Monthly Amount
		\$
		\$

Section 5: Credit History/Debts

List all current obligations including mortgage loans, installment loans (such as auto and student loans), revolving charge accounts, debts to banks or finance companies and government agencies. Use an additional sheet of paper if necessary.			
To Whom Indebted	Amount Owed (Balance)	Monthly Payment	Check if Business Related
1 st Mortgage*:	\$	\$	<input type="checkbox"/>
2nd Mortgage:	\$	\$	<input type="checkbox"/>
	\$	\$	<input type="checkbox"/>
	\$	\$	<input type="checkbox"/>
Other Real Estate Owned (provide property address & name of Lender):	\$	\$	<input type="checkbox"/>

*If real estate taxes and homeowners/flood insurance are not included in the mortgage payment amount above, please list the amounts here: \$ _____ taxes per year \$ _____ insurance per year

These questions apply to all applicants. If you answer "yes" to question 1-5, please provide a written explanation, including the circumstances and dates. Use a separate piece of paper if necessary.

	Borrower		Co-Borrower	
	Yes	No	Yes	No
1: Are there any outstanding judgments or liens against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2: Have you declared bankruptcy (Chapter 7 or 11) within the last 36 months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3: Have you had any property foreclosed upon or given title or deed-in-lieu thereof in the past 36 months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4: Are you a co-maker or endorser of a note that is not included in the above listed debts?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5: Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you intend to occupy this property (at least one unit) as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Explanation: _____

Section 6: Information for Government Monitoring Purposes:

Borrower		Co-Borrower	
<input type="checkbox"/> I do not wish to furnish this information		<input type="checkbox"/> I do not wish to furnish this information	
Ethnicity:	<input type="checkbox"/> Hispanic <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female
To be completed by Loan Officer This information was provided by: <input type="checkbox"/> In a face-to-face interview <input type="checkbox"/> By the applicant and submitted by fax or mail <input type="checkbox"/> In a telephone interview <input type="checkbox"/> By the applicant and submitted via email or the Internet			

Section 7: Signatures

Type of Credit Requested: (Important! Check and Initial the appropriate boxes below): <input type="checkbox"/> Individual Credit (Relying solely on my income or assets) _____(Initials) <input type="checkbox"/> Joint Credit (relying on my income and assets as well as that of someone else) _____(Initials)

I/we certify that the statements contained in this application are true, accurate and complete to the best of my/our knowledge and belief and acknowledge that any owner of this loan, its servicer, successors and assigns, may verify or re-verify information contained in this application for legitimate business purposes, through any source, including a sources named in this application or a consumer reporting agency.

(Borrower)

(Date)

(Co-Borrower)

(Date)