



MT. WHEELER POWER

Conditions and Acceptance of Energy Efficiency Program

The following constitutes the terms and conditions for all energy conservation loans under this program.

READ EACH ITEM:

1. Loans are made to qualified members of Mt. Wheeler Power, Inc. only.
2. Loans shall be made to finance the cost of purchase and installation of approved energy saving materials and systems, and loan funds may not be used for any other purpose whatsoever. A list of approved items is available from Mt. Wheeler Power.
3. Loans may be applied for by fully completing the written loan application provided by Mt. Wheeler Power.
4. All applications will be reviewed by a loan committee or designee, which will either approve or deny the application.
5. Applications must be delivered to the Member Services Department at Mt. Wheeler Power, Inc. 1600 Great Basin Blvd., P.O. Box 151000, Ely, Nevada 89315, in order to be presented to the loan committee for consideration.
6. All applicants must be the owner of, or have a legally-recognized ownership interest in, the structure where the energy saving materials or systems are to be installed. Mt. Wheeler Power must be the electric service provider to the structure where the energy saving materials or systems are to be installed.
7. All proposed projects of installation of energy savings materials and systems shall be completed within a time period agreed to between the applicant and the loan committee, and the loan committee may require proof of the completion of the proposed project, or agreed-to-portions thereof, before disbursement of any loan proceeds. Mt. Wheeler Power specifically reserves the right to inspect any project to verify compliance with the terms of the loan program before disbursement of funds to any approved applicant. Such inspection is for the benefit of Mt. Wheeler Power only. Mt. Wheeler Power cannot and does not in any way guarantee the quality of any materials or workmanship of any project.
8. All applicants approved for loans will be required to sign a promissory note and may be required to sign a deed of trust or other security agreement securing the loan.
9. No loan may exceed a term of 60 months and the annual percentage rate of interest of each loan will be specified in a separate disclosure.

I (we) the undersigned applicant(s) acknowledge that we have read and understand each of the above-specified terms and agree thereto.

DATED this _____ day of _____ 20 _____ .

Applicant's Signature

Applicant's Signature



MT. WHEELER POWER

PO Box 151000

Ely, Nevada 89315

CREDIT APPLICATION

APPLICANT INFORMATION

Name:

Date of birth:

SSN:

Phone:

Current address:

City:

State:

ZIP Code:

Own Rent (Please circle)

Monthly payment or rent:

How long?

Previous address:

City:

State:

ZIP Code:

Owned Rented (Please circle)

Monthly payment or rent:

How long?

EMPLOYMENT INFORMATION

Current employer:

Employer address:

How long?

Phone:

E-mail:

Fax:

City:

State:

ZIP Code:

Position:

Hourly Salary (Please circle)

Annual income:

Previous employer:

Address:

How long?

Phone:

E-mail:

Fax:

City:

State:

ZIP Code:

Position:

Hourly Salary (Please circle)

Annual income:

Name of a relative not residing with you:

Address:

Phone:

City:

State:

ZIP Code:

Relationship:

CO-APPLICANT INFORMATION, IF FOR A JOINT ACCOUNT

Name:

Date of birth:

SSN:

Phone:

Current address:

City:

State:

ZIP Code:

Own Rent (Please circle)

Monthly payment or rent:

How long?

Previous address:

City:

State:

ZIP Code:

Owned Rented (Please circle)

Monthly payment or rent:

How long?

EMPLOYMENT INFORMATION

Current employer:

Employer address:

How long?

Phone:

E-mail:

Fax:

City:

State:

ZIP Code:

Position:

Hourly Salary (Please circle)

Annual income:

Previous employer:



MT. WHEELER POWER

PO Box 151000

Ely, Nevada 89315

CREDIT APPLICATION

Address:

Phone:

E-mail:

Fax:

City:

State:

ZIP Code:

Position:

Hourly Salary (Please circle)

Annual income:

APPLICATION INFORMATION CONTINUED

Name of a relative not residing with you:

Address:

Phone:

City:

State:

ZIP Code:

Relationship:

CREDIT CARDS

Name	Account no.	Current balance	Monthly payment

MORTGAGE COMPANY

Account no.:

Address:

AUTO LOANS

Auto loans	Account no.	Balance	Monthly payment

OTHER LOANS, DEBTS, OR OBLIGATIONS

Description	Account no.	Amount

OTHER ASSETS OR SOURCES OF INCOME

Description	Amount per month or value

I authorize Mt. Wheeler Power Co. Inc. to verify the information provided on this form as to my credit and employment history.

Signature of applicant

Date

Signature of co-applicant, if for joint account

Date