

CREDIT APPLICATION FOR RESIDENTIAL ENERGY EFFICIENCY LOAN

Clay Electric Cooperative, Inc.

PERSONAL INFORMATION This application must be **COMPLETELY** filled out. If applying jointly, both signatures are required on back of this form.

First Name	M.I.	Last Name	Soc. Sec. #	Date of Birth
Mailing Address		City	State/Zip	Home Phone
<input type="checkbox"/> Own Home & Land <input type="checkbox"/> Other.* Explain _____ <input type="checkbox"/> Rent Home & Land		How Long?	Monthly Payment \$	Drivers Lic # # of Dependents
If land owner is other than applicant(s), then land owner must complete the co-maker portion of this application or a separate application.			<input type="checkbox"/> Primary Residence <input type="checkbox"/> Other. Explain _____	
Former Address (within two years)		Name of nearest relative not living with you		Relationship Phone #
City	State/Zip	Address	City	State/Zip

EMPLOYMENT

Current Employer (if retired, last employer)	How Long?	Position
Address	City	State/Zip Code Business Phone
Previous Employer (if less than two years)	City	State/Zip Code How Long?

CO-MAKER

Co-maker's relationship to applicant (spouse, parent, landowner, etc.) _____

Co-maker's First Name	M.I.	Last Name	Soc. Sec. #	Date of Birth
Current Employer (if retired, last employer)		How Long?	Position	
Address		City	State/Zip Code	Business Phone
Previous Employer (if less than two years)		City	State/Zip Code	How Long?

GROSS MONTHLY INCOME:

Your Gross Monthly Income: \$ _____	Co-maker's Gross Monthly Income: \$ _____
Other Income, Specify Source: _____	Other Income, Specify Source: _____
_____ \$ _____	_____ \$ _____
_____ \$ _____	_____ \$ _____
_____ \$ _____	_____ \$ _____

YOUR TOTAL INCOME \$ _____ CO-MAKER'S TOTAL INCOME \$ _____

COMBINED TOTAL INCOME: \$ _____

ASSETS:

Checking Account Balance	\$ _____	Investment Real Estate Value (Other than home)	\$ _____
Savings Account Balance	\$ _____	Net Value of Private Business, Partnership or Professional Practice	\$ _____
Short Term Savings (Bank Cert. of Deposit)	\$ _____	Other Assets (Notes owed you, interest in a trust, etc.)	\$ _____
Stocks and Bonds	\$ _____	Net value of all Personal Property including Household Goods, Cars, Boats, Jewelry, Antiques, etc.	\$ _____
Residential Real Estate Value (Home & Property)	\$ _____		
TOTAL ASSETS:	\$ _____		

CREDIT HISTORY

List Banks, Finance Companies, Charge Cards/Revolving Charges, etc.

Bank or Credit Union Name	Checking Account ()	Account No. _____
	Savings Account ()	Account No. _____

Home Mortgage	Address	Account No.	Balance Owing	Mo. Payment
Second Mortgage	Address	Account No.	Balance Owing	Mo. Payment
Auto Loan	Address	Account No.	Balance Owing	Mo. Payment
Auto Loan	Address	Account No.	Balance Owing	Mo. Payment

PERSONAL INSTALLMENT LOANS

Investment Real Estate Mortgage	Address	Account No.	Balance Owing	Mo. Payment
Boat/RV/Other	Address	Account No.	Balance Owing	Mo. Payment
Appliances/Other	Address	Account No.	Balance Owing	Mo. Payment

REVOLVING ACCOUNTING/CREDIT CARDS

(1) Creditor	Address	Account No.	Balance Owing	Mo. Payment
(2) Creditor	Address	Account No.	Balance Owing	Mo. Payment
(3) Creditor	Address	Account No.	Balance Owing	Mo. Payment
(4) Creditor	Address	Account No.	Balance Owing	Mo. Payment
(5) Creditor	Address	Account No.	Balance Owing	Mo. Payment

TOTALS

Loan amount requested? \$ _____

The above information is correct and is given for the purpose of obtaining credit. CEC is authorized to verify this information and to obtain additional information in reviewing this credit request. By signing this, a one time loan application processing fee of \$25 is authorized to be charged and billed on my next monthly electric bill statement.

Maker Signature	Date	Co-maker Signature	Date
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FOR OFFICE USE ONLY:

Net worth: _____ Debt to income: _____ Verified: _____

ENERGY CONSERVATION LOAN CUSTOMER CHECKLIST

Clay Electric Cooperative, Inc.
P.O. Box 308
Keystone Heights, Florida 32656

Customer's Name

Address

City

State

Zip

CUSTOMER CHECKLIST

(Check off required items included with this loan application)

_____ Loan application (completed front and back)

_____ Written proposal(s) from contractor or material estimate(s) from retailer if job is do-it-yourself.

_____ Load calculation from contractor if loan is for an air-conditioning or heat pump system.

NOTE: Attic insulation upgrade may be required-
See Contractor Information Sheet, section g.

Contractor Name

I have chosen the above contractor to complete the work indicated on the enclosed written proposal.

Signature (Owner)

Signature (Tenant)

To be signed during final inspection

STATEMENT OF WORK COMPLETION

I certify that the work has been completed to my satisfaction.

Owner/Tenant Signature

Date

CLAY ELECTRIC INSPECTION

I certify that I have inspected the completed work and to my knowledge it is in compliance with proposal(s) submitted.

Clay Electric Representative

Date