



Illinois Energy Efficiency Loan Program Commercial 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 the credit history for all owners with at least a 20% interest in the business.

Please complete all fields. Incomplete applications will be returned to you for completion. Requests for loans greater than \$4,000 require proof of income (such as recent pay stub, or if self-employed, a copy of your previous years federal tax return). Only commercial 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 Catalyst Way, Madison, WI 53719 or fax to 608-249-5788

Business Information

Business Name

DBA		Business Phone Number
Business Classification <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> LLP <input type="checkbox"/> Partnership <input type="checkbox"/> Other		Tax ID Number
State of Incorporation	Date Established	Is the business Classified as a non-profit? <input type="checkbox"/> Yes <input type="checkbox"/> No
Key Contact Name	Key Contact Phone Number	Key Contact Email

Building Information

Physical Address, City, State and Zip

Mailing Address (if different than physical address)

Building Type	% Tenant/Leased Space	
Primary Building Use Type	Number of Units	Occupants

Utility & Contractor Information

Electric Utility Company	Account Number	Name on Account
Gas Utility Company	Account Number	Name on Account
Contractor		

Ownership (Provide information for all owners with 20% or more ownership in the business)

Owner's Name	Primary Residence Address, City, State, Zip			
SSN	Mailing Address, City, State and Zip			Date of Birth
Title	% Ownership	# Years Ownership	Annual Personal Income	Authorized to sign on behalf of business?
Owner's Name	Primary Residence Address, City, State, Zip			
SSN	Mailing Address, City, State and Zip			Date of Birth
Title	% Ownership	# Years Ownership	Annual Personal Income	Authorized to sign on behalf of business?
Owner's Name	Primary Residence Address, City, State, Zip			
SSN	Mailing Address, City, State and Zip			Date of Birth



Illinois Energy Efficiency Loan Program Commercial Credit Application

Title	% Ownership	# Years Ownership	Annual Personal Income	Authorized to sign on behalf of business?
Owner's Name	Primary Residence Address, City, State, Zip			
SSN	Mailing Address, City, State and Zip			Date of Birth
Title	% Ownership	# Years Ownership	Annual Personal Income	Authorized to sign on behalf of business?
Owner's Name	Primary Residence Address, City, State, Zip			
SSN	Mailing Address, City, State and Zip			Date of Birth
Title	% Ownership	# Years Ownership	Annual Personal Income	Authorized to sign on behalf of business?

In addition to the lender's requirements, you must meet certain eligibility standards established by the utility company in order to take advantage of the Illinois Energy Efficiency Loan. You must meet these eligibility standards not only when you apply for the loan, BUT ALSO WHEN THE LOAN IS TO BE CLOSED AND THE CONTRACTOR IS TO BE PAID. These standards vary by utility and may include any combination of the following: the customer's utility account number must be valid, the utility account must be active and current, and the account cannot be cutoff for non-payment or have a pending cutoff notice, the account cannot be cutoff for non-payment within the last 12 months, the utility account cannot be under a deferred payment agreement or have a pending deferred payment agreement, all utility account holders must be on the loan, all persons on the loan must be on the utility bill, the borrower is the primary utility account holder. If you do not meet the required utility standards when your project is completed and the contractor is to be paid, the loan will NOT be closed, even if you did meet these standards when you first applied for the loan.

Unless the lender tells you otherwise, loan payments will be considered part of your monthly utility service bill based on the utility service that provides the primary source of heat for the residence. Loan installments will be shown on your monthly utility bill as a separate line item. It may take up to two billing periods to see your loan installment on your bill.

If you will be making your loan payments as part of your utility bill, Illinois law, specifically Sections 16-111.7 (220 ILCS 5/16-111.7) and 19-140 (220 ILCS 5/19-140) of the Public Utilities Act (220 ILCS 5/1-101, et seq.), establishing the On-Bill Financing Program for Illinois utility customers, sets out certain rights and obligations of both the lender and the utility company under the loan.

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 division of Slipstream Group, Inc. (Slipstream) to obtain credit reports in connection with my/our loan request. If necessary, I/we further agree to provide additional information to Slipstream/EFS 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 with the utility, a lender of choice and/or an entity that has a business need to know 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 also authorize EFS and Slipstream to provide information on the approval status for my(our) application to the program participating contractor of my(our) choice and the utility if requested. I/We acknowledge that the utility may release my/our current and historical utility account status information, as well as historical energy consumption data to a third party evaluator, and agree to complete a follow up survey regarding the On-Bill Financing Program

I/We understand and agree that (1) submitting data and information over the Internet is not fully secure; and therefore, (2) EFS, Slipstream, and the utility do not guarantee the security of any data or information submitted electronically and will not be held responsible or liable for interception by third parties, including any data loss, damages, costs or expenses resulting from such interception. I/We understand and agree that in no event will EFS, Slipstream, or the utility 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.

Signature	Title	Date
-----------	-------	------