

To Apply for the Business Energy Loan:

1. Complete the enclosed:
 - a. Loan Application
 - b. If your business does not have a membership at VSECU, please complete and sign the VSECU Business MSA Account Card. Include a clear photocopy of a valid government issued picture ID (i.e., Driver's License or Passport) for each signer and a verification of the business entities' Tax ID Number.
2. Include a current and completed:
 - a. Corporations- Articles of Corporation
 - b. Non-Profits- Organization's By-Laws
 - c. LLC- Articles of Organization
 - d. Sole Proprietors- Trade Name Registration form from the State of Vermont.
3. Copy of the proposal from the contractor/vendor.
4. Email the above items to VBizgroup@vsecu.com or mail to:
VSECU
Attn: VBiz Department
PO Box 67
Montpelier, VT 05602
5. By filling out a request for a Business Energy Loan, I hereby confirm that:
 - a. The participating property is owned or leased for use by commercial entities, municipalities and not-for-profits registered to do business in Vermont;
 - b. The property taxes on the participating property are current;
 - c. The participating property is not an asset in any pending bankruptcy or legal proceeding;
 - d. All energy improvements are permanently attached to the participating property and must reduce the net energy requirements of the participating property

Loan Application



Loan amount: \$ _____ **Term:** 24 mos. 36 mos. 48 mos. 60 mos. other _____

Project ID: _____ (provided by Efficiency Vermont)

Efficiency Vermont contact: _____

Total Energy Project Cost	\$
Less: Efficiency Vermont Incentive	\$
Less: Other funding source	\$
Equals: Loan Amount Requested	\$

Preferred payment method: EFT/ACH Cash/Check

Loan Program: Agricultural Business

BUSINESS INFORMATION (Required)

Business Name: _____ Taxpayer ID (SS# or EIN): _____

Type of business: Corporation Partnership LLC Sole Proprietorship

Mailing Address & Physical Address: _____

Installation Address: _____

Telephone #: _____ Email Address: _____ Organization Web Site: _____

AUTHORIZED SIGNERS *If applicable, copy of board resolution required with application.*

Representations/Authorizations

The words “you” or “your” in this section mean the authorized officer for the business, and the business itself. By signing below you agree that: 1) you are listed as an authorized officer on a Resolution to Borrow on behalf of the business listed in this application; 2) everything stated on this application is true and correct, to the best of your knowledge; 3) you have read and agree to all the terms and pricing presented; 4) VSECU is authorized to verify and/or obtain any information necessary to process this application; 5) whether approved or denied, this application will remain the property of VSECU; 6) VSECU may disclose to any other interested parties information as to its experiences or transactions with your account; and 7) VSECU is authorized to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received.

These representations and authorizations extend not only to VSECU, but also to any insurer of the loan and to any investor to whom VSECU may sell all or any part of the loan. You further authorize VSECU to provide any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

Name of Business Applicant (print) _____

Name of Authorized Signer (print) _____

Signature of Authorized Signer _____ **Date** _____

The Business Energy Loan requires that at least 51% of ownership complete the Personal Financial Statement and personally guarantee the loan. Each owner comprising this 51% must complete the Personal Financial Statement below. Please use one form per individual owner.

Name: _____ Social Security #: _____ Date of Birth: _____ Ownership: _____

Home Address: _____

Email Address: _____

Employer (Title, Years with Employer, Salary): _____

<u>ASSETS</u>	<u>AMOUNT (\$)</u>	<u>ASSETS</u>	<u>AMOUNT (\$)</u>
Cash in hand (including money market, CDs)		Residential Real Estate	
Marketable Securities		Real Estate Investments	
IRA and other Vested Retirement Accounts		Personal Property (including automobiles)	
Cash Surrender Value of Life Insurance		Other Assets (List)	
		Total Assets	\$
		Total Liabilities	\$
		Net Worth (Assets minus Liabilities)	\$

Authorization and Certification: I authorize VSECU to make inquiries as necessary to verify the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan.

Signature: _____ Date: _____