



**BLACK RIVER ELECTRIC COOPERATIVE, INC.**  
**APPLICATION FOR ENERGY EFFICIENCY AND CONSERVATION MEASURES FINANCING**



TAX MAP NUMBER		ACCOUNT NUMBER		<b>25bla_____</b>	
FIRST NAME		MIDDLE INITIAL	LAST NAME		
STREET ADDRESS		PERMANENT HOUSE OWN <input type="checkbox"/> * RENT <input type="checkbox"/>	MOBILE HOME LOT OWN <input type="checkbox"/> * RENT <input type="checkbox"/>	MOBILE HOME OWN <input type="checkbox"/> * RENT <input type="checkbox"/>	
* Member must own real property and the house or mobile home on it to be eligible for financing					
CITY		STATE	ZIP	HOW LONG?	HOME PHONE
					EMAIL
FORMER ADDRESS		CITY		STATE	ZIP
					HOW LONG?
DATE OF BIRTH		NUMBER IN HOUSEHOLD	SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER	
NAME OF NEAREST RELATIVE OR OTHER CONTACT PERSON NOT LIVING WITH YOU				RELATIONSHIP	
ADDRESS AND TELEPHONE NUMBER			CITY	STATE	ZIP

<b>About Your Work</b>					
CURRENT EMPLOYER		HOW LONG?	POSITION		
ADDRESS				CITY	
STATE	BUSINESS PHONE				
PREVIOUS EMPLOYER		CITY	STATE		HOW LONG?

<b>Do you have Homeowners Insurance on the Residence – Required</b> Yes <input type="checkbox"/> No <input type="checkbox"/>					
PROVIDE INFORMATION ON THE INSURANCE POLICY COVERING THE RESIDENCE AND ANY IMPROVEMENTS OR FIXTURES AND NOT A RENTER'S POLICY THAT COVERS CONTENTS ONLY					
NAMED INSURED ON POLICY				POLICY NUMBER	
INSURANCE COMPANY		INSURANCE AGENT		INSURANCE AGENT'S TELEPHONE NUMBER	
MONTHLY MORTGAGE		PURCHASE PRICE		MORTGAGE BALANCE	
MORTGAGE COMPANY		ADDRESS		TELEPHONE NUMBER	

<b>Co-Applicant Information</b>		COMPLETE ONLY IF THERE IS A SECOND APPLICANT (IN WHICH CASE CO- APPLICANT WILL BE REQUIRED TO SIGN THE APPLICATION ALSO)			
NAME		DATE OF BIRTH		DRIVER'S LICENSE NUMBER	
EMPLOYER		BUSINESS TELEPHONE		EMAIL	
EMPLOYER ADDRESS					

**Loan Purpose and Amount:** The Loan is for the purchase and installation of energy efficiency and conservation measures to a residence owned by applicant member (the "Property") under a loan program administered by Black River Electric Cooperative, Inc. ("BREC"). The amount of the Loan will be determined by the costs of the measures, not to exceed \$10,000.00 and the Loan will be repaid along with interest at a rate of 5.00% per annum.

Each of the undersigned specifically represents to Black River Electric Cooperative, Inc. ("Provider") and to its actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature; (2) the loan requested pursuant to this application (the "Loan") may be secured by a lien on the Property; (3) the Property will not be used for any illegal or prohibited purpose or use; (4) the Property is currently occupied as indicated in this application; (5) Provider, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (6) Provider and its agents, brokers, insurers, servicers, successors, and assigns may rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (7) in the event that my payments on the Loan become delinquent, Provider, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (8) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (9) Neither Provider nor its agents, brokers, insurers, servicers, successors or assigns have made any representation or warranty, express or implied, to me regarding the Property or the condition or value of the Property; and (10) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Each of the undersigned hereby acknowledges that Provider or any owner of the Loan, its servicers, successors and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Each of the undersigned hereby authorizes and acknowledges that Provider, its authorized agents, contractors and employees, as well as others authorized by Provider (each a "Service Provider" and collectively, the "Service Providers") shall (i) have full and complete access to the Property and shall be entitled to enter upon the Property and make such investigations, inspections, evaluations, studies, tests and measurements as Provider deems reasonably necessary or advisable as part of the energy efficiency and conservation measures financing project (the "Project"), so long as same does not result in any material adverse change to the physical characteristics of the Property; and (ii) be able to share information on the energy usage, energy efficiency and housing characteristics of the Property acquired during such investigations, inspections, evaluations, studies, tests and measurements with other Service Providers as the Service Provider deems reasonably necessary to support the Project. Further, each of the undersigned hereby acknowledges that the Service Providers shall assume no liability for and are hereby held harmless and indemnified against any loss, cost or damages arising out of any such investigations, inspections, evaluations, studies, tests and measurements performed.

The installation of the energy efficiency and conservation measures financed by the Loan may result in a reduction of greenhouse gas emissions. The greenhouse gas emissions reductions may have associated offsets, allowances, credits, or tradable units which may have value to their owner. Each of the undersigned agrees that, should applicants accept a Loan, they will transfer to Provider, free of any encumbrances or other interests of third parties, any and all of its right, title and interest in and to greenhouse gas emissions and associated Carbon Credits generated by the energy efficiency and conservation measures financed with the Loan.

A main objective of the Project is to conserve energy, thereby reducing demand. As such, a material consideration for Provider to grant a Loan is for the Provider to be allowed to install a switch on Member's electric hot water heater which will allow the Provider, subject to applicable laws, to remotely cut off power to the electric hot water heater at certain times of peak demand (a "DSM Device"). Each of the undersigned hereby agrees that should applicants accept a Loan, a DSM Device may be installed on the electric hot water heater(s) servicing the Property as part of the measures being taken.

In order to further its goal of energy conservation, the Project also seeks to retire inefficient heating and cooling units from service. Therefore, as material consideration for Provider to grant a Loan, Member agrees to remove from service and transfer ownership of any heating and cooling units, that are replaced as a result of energy efficiency and conservation measures financed pursuant to this Agreement to Provider free and clear of any liens.

**DISCLAIMER:** Black River Electric Cooperative, Inc. shall assume no liability for the installation, operation, or maintenance of energy efficiency and conservation measures when the measures are performed by a third party, and shall not provide any warranty as to the merchantability of the measures or the fitness for a particular purpose of the measures, and no action may be maintained against Black River Electric Cooperative, Inc. relating to the failure of the measures.

The information on this Application is correct and is given for the purpose of obtaining credit. I hereby authorize BREC and its agents may verify this information and obtain additional information in reviewing this credit request. Both signatures are required for a joint application.

\_\_\_\_\_  
DATE

\_\_\_\_\_  
APPLICANT'S SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
CO-APPLICANT'S SIGNATURE

**NOTICE: This Application requires a signature to be valid. Please sign and return this form by mail, by fax or in person.**

Please return completed Application to: **Stephanie Floyd  
Black River Electric Cooperative  
PO Box 130  
Sumter, SC 29151**

Or fax to 803-469-8320

For BREC use only:  
SLF \_\_\_\_\_ BJW \_\_\_\_\_  
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