



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 your credit history.

Please complete all information requested. Incomplete applications will be returned to you for completion. Only new projects not yet started are eligible for financing. Please submit a copy of the AUSTIN ENERGY approved Home Energy Loan Program Bid Summary and, if necessary, proof of income (as determined from your pre-approval) with this completed application to your selected AUSTIN ENERGY participating company, or mail/fax to:

Austin Energy, c/o Velocity Credit Union, P.O. BOX 1089, Austin, Tx 78767-1089
512-469-7060 (lending), 1-800-933-2029 (toll free), 512-225-9205 (fax)



SECTION A - INDIVIDUAL APPLICANT INFORMATION

Mr/Mrs/Ms		Last Name		First Name		MI	Jr/Sr/III
Birth Date	Home Phone	Social Security Number	Marital Status (only for residents of: AZ, CA, ID, LA, NV, NM, TX, WA, WI) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> UnMarried (single, divorced, widowed)				
Installation Address (where home improvements are to be made)			Unit #	City	State	Zip	
Do You Currently <input type="checkbox"/> Own <input type="checkbox"/> Rent	Years at Current Address	Do or Will you own and reside at the above installation address? <input type="checkbox"/> Yes <input type="checkbox"/> No		Dwelling Type (Multi (3 units +) does not qualify) <input type="checkbox"/> Single Family <input type="checkbox"/> Duplex <input type="checkbox"/> Condo		Mo. Mortgage Payment (including taxes) \$	
Current Address (if different than the above Installation Address)				City	State	Zip	
Mailing Address (if different than the above Current Address)				City	State	Zip	
Employer Name / Company		Employer's Address		City	State	Zip	How Long Employed?
Business Phone	Ext	Position or Title	Monthly Gross Salary \$	Circle One Below FullTime PartTime Both		Are you Self-Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Sources of Other Income		Monthly Gross Salary \$	Purchase Price of Home \$			Date of Purchase	
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding							

SECTION B - JOINT APPLICANT

Complete only for joint credit.
(A joint application requires the signatures of both applicants on the reverse side of this form.)

Mr/Mrs/Ms		Last Name		First Name		MI	Jr/Sr/III
Birth Date	Home Phone	Social Security Number	Marital Status (only for residents of: AZ, CA, ID, LA, NV, NM, TX, WA, WI) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> UnMarried (single, divorced, widowed)				
Current Address (if different than the above Installation Address)				City	State	Zip	
Do You Currently <input type="checkbox"/> Own <input type="checkbox"/> Rent	Years at Current Address	Do or Will you own and reside at the above installation address? <input type="checkbox"/> Yes <input type="checkbox"/> No					
Employer Name / Company		Employer's Address		City	State	Zip	How Long Employed?
Business Phone	Ext	Position or Title	Monthly Gross Salary \$	Circle One Below FullTime PartTime Both		Are you Self-Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Sources of Other Income		Monthly Gross Salary \$	Purchase Price of Home \$			Date of Purchase	
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding							

SECTION C - UTILITY INFORMATION

Electric Utility Co. AUSTIN ENERGY	Electric Account No.	Water Heating Fuel Type (circle one) Natural Gas Electric LP Oil Other	Space Heating Fuel Type (circle one) Natural Gas Electric LP Oil Other
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SECTION D - LOAN TERM DESIRED

Select Desired Loan Option:

Option 1*: For Home Energy Improvements, Duct System Performance Improvements and HVAC System Replacement. Maximum Loan Amount - \$8,500 for Single Family; \$11,000 for 2 HVAC Replacement, Window Unit to Central AC Conversion or Duplexes. Home Improvement Loan Minimum is \$1,500.

- 36 months @ 0% APR 60 months @ 0% APR 84 months @ 3.5% APR 120 months @ 3.5% APR

Personal Loan Minimum is \$500.

- 36 months @ 2.0% APR 60 months @ 4.5% APR

Option 2*: For Residential Optional Measures, which include HVAC System Replacement & Duct System Performance Testing; or Duct System Performance Improvement & Testing; or Radiant Barrier-qualified products only; or Attic Insulation – up to R-38; or Low-E Windows – Energy Star labeled with .40 shading coefficient or better. Maximum Loan Amount - \$11,000. Home Improvement Loan Minimum is \$1,500.

- 36 months @ 1.9% APR 60 months @ 1.9% APR 84 months @ 5.0% APR 120 months @ 5.0% APR

Personal Loan Minimum is \$500.

- 36 months @ 4.5% APR 60 months @ 6.5% APR

Solar System Market Rate Loan (Call for current rates). Maximum Loan Amount = \$20,000.

***Note: Two percent interest will be added to all rates if the credit score is 639 or below**

SECTION E - ASSET AND DEBT INFORMATION

(If Section B has been completed, include information about both the Applicant and Joint Applicant)

QUESTIONNAIRE

(Attach Additional Sheet if needed)

Are you obligated to make Alimony, Support or Maintenance Payments? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, to whom (Name/Address)?		Amount per Month \$
Are you a co-maker, endorser, or guarantor on any loan or contract? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, for whom?	To whom?	Amount per Month \$
Are there any unsatisfied judgements against you? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, to whom owed?		Total Amount Owed \$
Have you declared bankruptcy in the last years? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, what city/state?		Year

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information nor on whether you choose to furnish it. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below.

Applicant: You do not wish to furnish this information

Co-Applicant: You do not wish to furnish this information

Ethnicity: Hispanic or Latino Not Hispanic or Latino
 Race: American Indian or Alaska Native Asian
 Black or African American White
 Native Hawaiian or Other Pacific Islander
 Sex: Female Male

Ethnicity: Hispanic or Latino Not Hispanic or Latino
 Race: American Indian or Alaska Native Asian
 Black or African American White
 Native Hawaiian or Other Pacific Islander
 Sex: Female Male

SIGNATURES

By signing below, I acknowledge that I have made this application with the intent that you or any agent (including any affiliate) of yours should rely on the information it contains in granting the credit requested. I understand that if credit is granted to me, you (or your affiliate) may report information concerning my credit and payment record to consumer reporting agencies and others.

I authorize you to utilize the service of any agent or affiliate in connection with processing this application and extending credit. I affirm that the information is true and I authorize you (or your affiliate) to verify and investigate the information I have provided you. I authorize you (or your affiliate) to accept my facsimile signature on this application and agree that it will have the same legal effect as my original signature. I understand that the federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of sex or marital status.

Applicant Signature

Date

Joint Applicant Signature

Date

Joint applications require the signatures of both applicants.