



2021 Home Equipment Loan Information Form

Side 1
Updated 4/1/21

You can finance new energy efficient equipment at low rates through our financing partner Green Mountain Credit Union!

0% APR
Annual Percentage Rate (APR)

- 0% APR financing on qualifying equipment (no rebates apply)
- ★ 1-5 year terms, loan amounts up to \$10,000
- ★ Longer term loans may be available, but APR and other terms may change

3.99% APR

- 3.99% APR financing on qualifying equipment (rebates do apply)
- ★ 1-5 year terms, up to \$10,000
- ★ Longer term loans may be available, but APR and other terms may change

Please be advised that a mortgage lien will be placed on the subject property by GMCU to secure your loan. At the closing, a check for \$25 individual (or \$50 joint) credit union membership and \$80 for document preparation and recording will be due. If you have any questions regarding the loan process, please email mark@greenmountaincu.com or call GMCU at 802-864-6892.



Customer Information

I certify that I meet the eligibility requirements of this loan program, and that all information submitted as part of this Verification Form, including the attached quote and scope of work, is correct to the best of my knowledge. I agree to allow Green Mountain Credit Union to share project information with VGS.

How to apply for loan:

Complete this form and the attached loan application, along with:

- Copies of 4 recent pay stubs & W-2's
- A copy of your contractor's proposal or invoice. (Must include: make, model & efficiency rating)
- A copy of your most recent tax bill

And send to: mark@greenmountaincu.com

Or via mail to:

Green Mountain Credit Union
1250 Shelburne Rd, So. Burlington, VT 05403
You will be contacted when your loan is approved! Questions? Call (802) 864-6892

Customer Name

Project Address City/Town State Zip

Mailing Address (if different) City/Town State Zip

Telephone Email

Customer Signature Date

Choose your loan rate

0% APR financing on qualifying equipment
★ rebates for equipment cannot be applied
★ 1-5 year terms, loans up to \$10,000

3.99% APR financing on qualifying equipment
★ rebates for equipment can be applied
★ 1-5 year terms, loans up to \$10,000

List your equipment (See reverse for categories and qualifications. Ask your contractor about qualifying equipment)

Equipment Manufacturer Model # Efficiency Rating (AFUE/EF)

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Eligible Equipment <i>Must be purchased new</i>	Required Efficiency* <i>As listed in AHRI or EnergyStar™*</i>	Rebate Alternative <i>Rebates <u>do not apply</u> if financing project at 0% Rebates <u>do apply</u> when financing project at 3.99%</i>
Hot Air Furnace	95% + AFUE 97% + AFUE	\$400 \$600
Combination Furnace / DHW	95% + AFUE	\$800
Hot Water Boiler	90% - 94.9% AFUE 95% + AFUE	\$600 \$800
Combination Boiler / DHW	90 - 94.9% + AFUE 95% + AFUE	\$900 \$1,100
Direct Vent Space Heater	80% + AFUE	\$200
Water Heater 40/50 gal.	.70 + EF	\$200
Tankless Water Heater	.82 - .89 EF	\$300
	.90 + EF	\$500
	.95 (condensate) EF	\$600
Indirect Water Heater	Heated by 90% + AFUE Boiler	\$100
Drain Water Heat recovery	Call (802) 863-4511	\$500
Smart Thermostat	Go to EfficiencyVermont.com	\$100

* The AFUE (Annual Fuel Utilization Efficiency) of proposed new equipment can be found at ahridirectory.org or energystar.gov/products. The EF (Efficiency Factor) for water heaters is based on the amount of hot water produced per unit of fuel consumed over a typical day. A higher AFUE or EF indicates more efficient equipment. **Ask your contractor about qualifying equipment.**

VGS Equipment Rebate Terms and Conditions

Eligibility: Project must be installed at a Vermont residential home, owned and occupied by the borrower or borrower’s tenant. Equipment must be purchased new and have an active listing on the AHRI or Energy Star list. Equipment must be installed by a Natural Gas Certified contractor and at a valid VGS account address. All Equipment must be installed to manufacturer’s instructions and operated according to all applicable federal, state and local codes and ordinances. VGS has no responsibility for such compliance. Performance of installed equipment is not guaranteed expressly or implicitly. VGS reserves the right to verify the eligibility of the equipment installed. Customers must provide the Contractor’s final invoice with rebate application to VGS for payment. Contractor’s invoice must include size, make, model and serial number of the installed equipment. Incomplete applications, missing data, or ineligible equipment may result in the delay or disqualification of the rebate.

Loan limits: Maximum equipment loan amount is \$10,000, or as set by Green Mountain Credit Union.

Disclaimer of warranties and limitation of liability: Vermont Gas does not warrant the performance of installed equipment expressly or implicitly for fitness for a particular purpose nor does it warrant that the equipment or its installation complies with any specifications, laws, regulations, codes, or standards. Vermont Gas does not warrant or guarantee any estimation of cost saving provided to Borrower in a home energy audit. Any estimation of cost savings presented to Borrower is based on the figures Borrower provided to its auditor. Borrower’s contract for installation is with its selected contractor alone and VGS shall not be liable for any damages of any kind in connection with the installation, implementation, or use of the improvements.

Endorsement: VGS does not endorse any particular manufacturer’s product or system design in providing this financing opportunity and only provides a list of products that are eligible for current State of Vermont rebates.

Terms: Loan offer is subject to approval and available funding as determined by VGS’s lending partner, Green Mountain Credit Union. All loan terms are subject to change without prior notice.