

2024 Home Equipment Loan Information Form

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

O/OAPR

0% Annual Percentage Rate financing on qualifying equipment (**Income Qualified**)

- ★ 1-5 year terms, loan amounts up to \$15,000
- ★ Longer term loans may be available, but APR and other terms may change

5.99% APR

5.99% Annual Percentage Rate financing on qualifying equipment (Market Rate)

- ★ 1-5 year terms, up to \$15,000
- ★ 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 dallas@greenmountaincu.com or call GMCU at 802-864-6892.



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: dallas@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 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.

Customer Name			
Project Address	City/Town	State	Zip
Mailing Address (if different)	City/Town	State	Zip
Telephone	Email		
Customer Signature		Date	

*Choose you	ır loan rate
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 0% APR financing on qualifying equipment ★Income Qualified ★1-5 year terms, loans up to \$15,000 		 5.99% APR financing on qualifying equipment ★ Market Rate ★ 1-5 year terms, loans up to \$15,000
	★Income Qualified	★Income Qualified

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

Equipment Manufacturer Model # Efficiency Rating (AFUE/UEF)



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Eligible Equipment Must be purchased new	Required Efficiency* As listed in AHRI or EnergyStar***	Point-of-Purchase Rebate Applied at local distributors
Hot Air Furnace	95-96% AFUE	\$250
Tiot Air Furnace	97%+ AFUE	\$400
Combi Furnace / Water Heater	95%+ AFUE	\$600
Hot Water Boiler	90-94% AFUE	\$500
riot water boiler	95%+ AFUE	\$600
Combi Boiler / Water Heater	90-94% AFUE	\$600
Combi Boller / Water Fleater	95%+ AFUE	\$800
Direct Vent Space Heater	80%+ AFUE	\$100
Water Heater (40/50 gal)	.86+ UEF	\$300
	.8289 UEF	\$100
Tankless Water Heater	.9094 UEF	\$300
	.95+ UEF	\$500
Heat/Energy Recovery Ventilator	HVI Listed	\$400
Drain Water Heat recovery	Call (802) 951-0321	\$500
Smart Thermostat	Go to EfficiencyVermont.com	\$100

^{*} The AFUE (Annual Fuel Utilization Efficiency) of proposed new equipment can be found at <u>ahridirectory.org</u> or <u>energystar.gov/products</u>. The UEF (Uniform Energy Factor) for water heaters is the amount of hot water produced per unit of fuel consumed over a typical day. A higher AFUE or UEF 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 \$15,000, 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.

2024 Household Income Verification



VGS offers award-winning efficiency programs designed to help our customers use less energy, save money and help the environment. Income-eligible customers can receive additional funding or low-cost financing to support efficiency improvements.

Particip	oant I	ntorm	nation

Homeowner Name	Telephone	Email	
Physical Address	City	State	Zip Code
Mailing Address (if different)	City	Charles	7in Codo
Mailing Address (if different)	City	State	Zip Code

Annual Household Income (AHI)

Income is defined as the total annual gross income of all family and non-family members 18+ years old living within the household. All sources of income must be counted from all persons in the household based on anticipated income expected within the next 12 months. Possible types of income include but are not limited to: wages, salary, tips, bonuses or commissions payments, public assistance, social security/SSI, child support, regular gifts, unemployment, income earned on assets (savings, IRA, etc.) and some types of financial aid.

To calculate income, take the monthly amount that you and the people in your household are paid before taxes and multiple by 12. Include all wages, including regular salaries and overtime. If you are self-employed, use the previous 12 months of pretax income.

Vermonters whose AHI falls at or below the following levels are eligible for increased incentives or 0% financing. Please circle the income amount you fall below based on your county and number of people in your household.

County	Income Level*	1 Person	2 People	3 People	4 People	5 People	6+ People
Chittenden & Franklin	80% AMI	\$63,600	\$72,700	\$81,800	\$90,850	\$98,150	\$105,400
Chittenden & Franklin	120% AMI	\$95,600	\$109,200	\$122,800	\$136,400	\$147,400	\$161,120
Addison	80% AMI	\$55,550	\$63,450	\$71,400	\$79,300	\$85,650	\$92,000
Addison	120% AMI	\$83,280	\$95,160	\$107,040	\$118,920	\$128,520	\$138,000

^{*}AMI = area median income by county

Applicant Statement

I hereby certify that I meet the income qualification(s) on this form, and that all the information provided by me on this form is accurate and complete. I understand that this self-certification may be subject to further verification by Vermont Gas Systems or the Vermont Department of Public Service. If requested, I agree to provide Vermont Gas Systems or the Vermont Department of Public Service with the information or documentation required to verify my household annual income (e.g., pay stubs, bank account statements, tax returns, etc.).

Head of household name (printed)

Head of household Signature

Date

HOW TO APPLY

Mail: VGS, c/o Energy Efficiency Team, 85 Swift Street, South Burlington, VT 05403 E-mail: efficiency@vermontgas.com • Online: vgsvt.com/residentialrebate



1250 Shelburne Road South Burlington, VT 05403

(802) 864-6892 • (800) 360-6892 Fax: (802) 660-9692 www.greenmountaincu.com



Application

Married Applicants: May apply for a separate account. Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if: 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI), 2. your spouse will use the account, or 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying. Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box. Guarantor: Complete the Other section if you are a guarantor on an account/loan. ■ LOANLINER Account/Loan: ■ Individual ■ Joint (Including ATM/Debit Card Access to the Account if Available) Amount Requested \$ Purpose/Collateral: Repayment: Payroll Deduction Cash Military Allotment ☐ Automatic Payment Yes Are you interested in having your loan protected? PAYMENT PROTECTION No If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions. APPLICANT OTHER ☐ CO-APPLICANT ☐ SPOUSE ☐ OTHER NAME ACCOUNT NUMBER ACCOUNT NUMBER SOCIAL SECURITY NUMBER DRIVER'S LICENSE NUMBER/STATE SOCIAL SECURITY NUMBER DRIVER'S LICENSE NUMBER/STATE AGES OF DEPENDENTS AGES OF DEPENDENTS FMAIL ADDRESS FMAIL ADDRESS BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/EXT BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/EXT PRESENT ADDRESS (Street - City - State - Zip) PRESENT ADDRESS (Street - City - State - Zip) OWN RENT OWN RENT LENGTH AT RESIDENCE FNGTH AT RESIDENCE PREVIOUS ADDRESS (Street - City - State - Zip) OWN RENT PREVIOUS ADDRESS (Street - City - State - Zip) OWN RENT LENGTH AT RESIDENCE LENGTH AT RESIDENCE COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) EMPLOYMENT/INCOME EMPLOYMENT/INCOME NAME AND NAME AND ADDRESS C EMPLOYER ADDRESS C EMPLOYER TITI F/GRADE START DATE HOURS AT WORK TITI F/GRADE START DATE HOURS AT WORK SUPERVISOR'S NAME IF SELF EMPLOYED, TYPE OF BUSINESS SUPERVISOR'S NAME IF SELF EMPLOYED, TYPE OF BUSINESS NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. EMPLOYMENT INCOME OTHER INCOME EMPLOYMENT INCOME OTHER INCOME Per . \$ Per . \$ Per Per_ NET GROSS SOURCE NET GROSS SOURCE MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? WHFRF ENDING/SEPARATION DATE WHFRF ENDING/SEPARATION DATE PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN STARTING DATE PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS STARTING DATE ENDING DATE **ENDING DATE** RELATIONSHIP RELATIONSHIP REFERENCE REFERENCE NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU HOME PHONE HOME PHONE

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