

Application Instructions

To Apply, please submit the following:

1. Completed and signed application.
 - The application must include all household residents who have an ownership interest in the property and whose income and credit history are being relied upon to qualify for the loan requested.
2. Verification of Household Size and Income: Submit most recent Federal Tax Return
3. Required Disclosure Forms: Must be signed and dated by all applicants
 - Authorization and Release Form
 - USA Patriot Act Disclosure Form
 - Non Agency Disclosure Form
4. Copy of your unexpired government issued photo ID(s)
5. Proof of Income:
 - If you are employed as a wage earner: provide two current and consecutive payroll statements showing year-to-date information with a copy of the most recent w2
 - If you are retired: provide your social security award or pension award or bank statement clearly showing deposit of benefits
 - If you are self-employed: provide the past two years 1040 Federal tax returns, including all schedules, 1099's and K-1's
 - If Business is in a S Corp or Partnership provide two years of Business returns as well
6. At least 1 bid for each project (some loan programs require 2 bids)
 - Please note for the Energy Loan Programs the Energy Efficiency, Energy Star Rating, U-Factor, etc., must be on the estimate.

Improvements may NOT begin prior to closing your loan with CEE

Note: additional documentation and program requirements will be communicated by CEE personnel

A copy of CEE's information sharing practices and privacy policy is attached for your records.

This form does not need to be signed or returned.

Completed applications may be returned:

By fax: 612-335-2650

By mail: 212 3rd Ave N, Suite 560, Minneapolis, MN 55401

By email: loaninfo@mncee.org (please note: documents sent via email may not be secure)

AUTHORIZATION AND RELEASE

I/We have applied for a loan or grant through the Center for Energy and Environment (CEE). As part of the application, origination, processing, underwriting, closing and post-closing quality control review of the proposed loan or grant, CEE and/or other parties involved in the application, origination, processing, underwriting, closing or post-closing quality control review of the proposed loan or grant may verify information contained in my/our loan or grant application and in other documents required in connection with the applied-for loan or grant, and may disclose information and/or documents provided or obtained through this process to other parties for purposes related to the proposed loan or grant or the improvements for which the proposed loan or grant is sought.

Accordingly, I/we hereby authorize, without reservation, any person or entity contacted by CEE or such other parties involved in the loan or grant approval or review process to furnish any and all information and documents that may be required for verification purposes in connection with the loan or grant I/we have applied for or obtained, including, without limitation, any and all information and documents concerning my/our social security number(s), credit history, employment history, employment status, income, assets, debts, financial account balances and history, mortgage loan and payoff information, education, motor vehicle reports, income tax returns, professional licensures, military records, and other requested records held by any local, state or federal agency.

I/We agree that said information and documents may be obtained from any source, including without limitation any local, state or federal agency, consumer credit reporting agency, employer, creditor, depository, mortgage holder, financial institution, licensing board, or association, and hereby release any such person or entity from any and all liability for furnishing such information and documents to CEE or other involved parties.

I/We further authorize CEE, without reservation, to disclose information and documents provided to or obtained by CEE through the loan or grant process to any third party, or any agent or employee thereof, for purposes of the loan or grant for which I/we have applied or the improvements for which the proposed loan or grant is sought, and hereby release CEE from any and all liability for furnishing such information and/or documents to such parties for such purposes.

A copy of this authorization and release bearing a copy of the signature(s) of the undersigned may be deemed to be equivalent of the original and may be treated and used as a duplicate original.

Applicant's Signature

Date

Printed Name: _____

Applicant's Social Security Number

Co-Applicant's Signature

Date

Printed Name: _____

Co-Applicant's Social Security Number

USA Patriot Act Information Disclosure

Important Information about Application Procedures

Center for Energy and Environment
212 3rd Avenue North, Suite 560
Minneapolis, MN 55401

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer.

What this means to you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will ask to see your driver's license or other identifying documents.

I/We acknowledge that I/we received a copy of this disclosure.

Print Name

Print Name

Signature

Date

Signature

Date

NON-AGENCY DISCLOSURE

CENTER FOR ENERGY AND ENVIRONMENT IS NOT ACTING AS YOUR AGENT IN CONNECTION WITH OBTAINING A RESIDENTIAL MORTGAGE LOAN. WHILE WE SEEK TO ASSIST YOU IN MEETING YOUR FINANCIAL NEEDS, WE CANNOT GUARANTEE THE LOWEST OR BEST TERMS AVAILABLE IN THE MARKET.

By my/our signature(s) below, I/we acknowledge receipt of the foregoing disclosure, and further acknowledge that I/we have read it and understand what it means.

Date

Date



FACTS

WHAT DOES CENTER FOR ENERGY AND ENVIRONMENT (CEE) DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share **customers'** personal information to run their everyday business. In the section below, we list the reasons financial companies can share **their** customers' personal information; the reasons **CEE** chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does CEE share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

855-296-5626

Who we are

Who is providing this notice?

Center for Energy and Environment

What we do

How does CEE protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards **and** secured files and buildings.

How does CEE collect my personal information?

We **collect** your personal information, **for** example, when you

- Apply for a loan or give us your income information
- Apply for financing or give us your employment history
- Provide your mortgage information

We also collect your personal information from **others, such as** credit bureaus, affiliates, or other companies

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *CEE does not share with our affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *CEE does not share with nonaffiliates so they can market to you*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *CEE does not jointly market*

Application for Credit
Center for Energy and Environment ("CEE")

This application is to be completed by the applicant without the lender's assistance and is required to determine eligibility for financing. Applicants should complete this form as "Applicant" or "Co-Applicant" as applicable. Co-Applicant information must also be provided when the income or assets of a person other than the Applicant (including the Applicant's spouse) will be used as a basis for qualification and/or repayment of the loan or grant being requested.
 A portion of the information requested in this credit application is classified as "private data on individuals" under Minnesota Statute 462A.065. Use of the data is limited to that necessary for the administration and management of this program by CEE personnel, those under contract with CEE that have a need to know this information, and other governmental agencies when authorized by state statute or federal law.

Section 1: Terms Requested

Amount \$ _____	Term (No. of Months) _____
How did you learn about CEE? _____	

Section 2: Property Information

Property Address (where work will be performed):		
Street: _____	City: _____	Zip: _____
County: _____	Name of Neighborhood (if Applicable): _____	
Number of Dwelling Units: <input type="checkbox"/> 1-unit <input type="checkbox"/> 2-unit <input type="checkbox"/> 3-unit <input type="checkbox"/> 4-unit <input type="checkbox"/> Other _____		
Year Built: _____	Month and Year Purchased: _____	Purchase Price: \$ _____
Describe the Improvements to be made: _____ _____		
Gas Company Name: _____	Electric Company Name: _____	

Section 3: Applicant Information

Applicant Name (include Jr/Sr if applicable)		Co-Applicant Name (include Jr/Sr if applicable)	
Social Security Number	Date of Birth	Social Security Number	Date of Birth
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorce, widowed)		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorce, widowed)	
# and Ages of Dependents		# and Ages of Dependents (if different than Applicant)	
Home Phone		Home Phone	
Work Phone		Work Phone	
Mobile Phone		Mobile Phone	
Email		Email	
Present Address (if different than property address)		Present Address (if different than property address)	
Previous Address (if less than 2 years at current) <input type="checkbox"/> Own <input type="checkbox"/> Rent How Long? _____		Previous Address (if less than 2 years at current) <input type="checkbox"/> Own <input type="checkbox"/> Rent How Long? _____	

Section 4: Income / Employment

Name & Address of Employer	Yrs/Mos at this Job	Name & Address of Employer	Yrs/Mos at this Job
	Yrs in this line of work		Yrs in this line of work
Position/Title		Position/Title	
<i>If employed in current position for less than 2 years, or if currently employed in more than one position, complete the following:</i>			
Name & Address of Employer	Yrs/Mos at this Job	Name & Address of Employer	Yrs/Mos at this Job
	Yrs in this line of work		Yrs in this line of work
Position/Title		Position/Title	
Gross Monthly Income 1:	Applicant	Co-Applicant	
Base Income	\$	\$	
Overtime	\$	\$	
Bonuses	\$	\$	
Commissions	\$	\$	
Dividends / Interest	\$	\$	
Social Security / Pension	\$	\$	
Net Rental Income	\$	\$	
Self-Employed Income	\$	\$	
Other 2	\$	\$	
TOTAL	\$	\$	

1 Self Employed Applicants: Self employed applicants will be required to provide additional documentation such as tax returns and financial statements.

2 Other Income: May include such things as unemployment, alimony, child support or separate maintenance, which income need not be revealed if the Applicant/Co-Applicant does not choose to have it considered for repaying this loan:

Describe Other Type of Income - Applicant	Monthly Amount	Describe Other Type of Income - Co-Applicant	Monthly Amount
	\$		\$
	\$		\$

Section 5: Credit History / Debts

List all current obligations including mortgage loans, installment loans (such as auto and student loans), revolving charge accounts, debts to banks or finance companies and government agencies. Use additional sheet of paper if necessary.			
To Whom Indebted	Amount Owed (Balance)	Monthly Payment	Check if Business Related
1st Mortgage*:	\$	\$	<input type="checkbox"/>
2nd Mortgage:	\$	\$	<input type="checkbox"/>
	\$	\$	<input type="checkbox"/>
	\$	\$	<input type="checkbox"/>
Other Real Estate Owned (provide property address & name of Lender):	\$	\$	<input type="checkbox"/>

* If real estate taxes and homeowners/flood insurance are not included in the mortgage payment amount above, please list the amounts here:

\$ _____ taxes per year \$ _____ insurance per year

Acknowledgments and Agreements

I agree to, acknowledge, and represent the following statements to CEE (this includes CEE's agents, service providers, and any of their successors and assigns), and to other participants in the loan or grant applied for (including any actual or potential source of funding, any actual or potential owner of the loan or acquirer of any beneficial or other interest in the loan, any guarantor, servicer or service provider on the transaction, and any of their successors and assigns).

By signing below, I agree to, acknowledge, and represent the following statements about:

(1) The complete information for this application.

The information I have provided in this application is true, accurate, and complete as of the date I signed this application. If the information I submitted changes or I have new information before the closing of the transaction, I must change and supplement this application. CEE and other participants in the loan or grant applied for may rely on the information contained in the application before and after closing of the transaction. Any intentional or negligent misrepresentation of information may result in the imposition of civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of federal law (18 U.S.C. 1001 et seq.).

(2) Electronic records and signatures.

CEE and other participants in the transaction may keep any paper record and/or electronic record of this application, whether or not the transaction is approved. If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable federal and state electronic transaction laws. I intend to sign and have signed this application either using my: (a) electronic signature; or (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature. I agree that the application, if delivered or transmitted to CEE or other participants in the loan or grant applied for as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(3) Delinquency.

CEE and other participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.

(4) Use and sharing of information.

I understand and acknowledge that CEE and other participants in the loan or grant applied for can obtain, use, and share the application, a consumer credit report, and related documentation for purposes permitted by applicable laws.

(5) Eligibility.

I am not a spouse, child, parent, sibling or spouse of a sibling of a CEE director, officer or employee, nor do I hold any of the aforementioned positions.

(6) Security interest.

If I have applied for a loan, the loan may be secured by a mortgage or deed of trust which provides CEE a security interest in the property described in this application.

Section 7: Signatures

Type of Credit Requested: (Important! Check and Initial the appropriate boxes below):	
<input type="checkbox"/> Individual Credit (Relying solely on my income or assets) _____	(Initials)
<input type="checkbox"/> Joint Credit (Relying on my income and assets as well as that of someone else) _____	(Initials)

(Applicant)

Date

(Co-Applicant)

Date

(to be completed by CEE)

TIL and NMLSR ID

Loan Originator Company Name

Loan Originator Individual Name
(as name appears on NMLSR)

Loan Originator Company NMLSR ID

Loan Originator Individual NMLSR ID
(if applicable)