

Energy Savings Financing Application

INSTRUCTIONS: Please thoroughly read the "Terms and Conditions" on the reverse side of this form before completing this "Financing Application". Complete Sections 1,2, and 3. Ensure that all information given is accurate and correct. If a question is not applicable please note by "N/A".

NOTE: YOU MAY APPLY FOR A SEPARATE ACCOUNT EVEN IF YOU ARE MARRIED
Please print in ink

Contractor Name	Installed Measures
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SECTION 1: Applicant Information

Name: Last		First	MI	Birth Date	
Mailing Address:		Street	City	State	Zip Code
Installation Address:		Street	City	State	Zip Code
Gas Co. Account Number (At installation site)		Social Security Number		Home Phone	Cell Phone
				()	()
Type of Residence	<input type="checkbox"/> Owner Occupied Primary Residence/Second Home			<input type="checkbox"/> Investment (Rental)	
No. Of Units at Installation Address:	<input type="checkbox"/> Single Family		<input type="checkbox"/> Two units		<input type="checkbox"/> More than two units
Mortgage Holder	Monthly Mortgage Payment	Mortgage Balance		Current Value of Home	
Previous Address:		Street	City	State	Zip Code
Applicant's Employer Name	Address: Street		City	State	Zip Code
Applicant's Employer Phone	Applicant's Position or Job Title		Applicant's Gross Salary * Employment Date		
()			\$ _____ /_____/_____		
			Monthly____ Hourly____ Weekly____ Annually____		
			*Alimony, child support or separate maintenance income need not be revealed If you do not have it considered as a basis for repaying this obligation.		
Applicant Employment Status	<input type="checkbox"/> Full Time Employee		Other Sources of Income		
	<input type="checkbox"/> Part Time Employee/Contract		_____ \$ _____		
	<input type="checkbox"/> Self-Employed		_____ \$ _____		
Is the Applicant or Co-Applicant employed by the installing contractor?			Total Combined Liquid Assets (cash, bonds, CD's, stocks)		
<input type="checkbox"/> Yes <input type="checkbox"/> No			\$ _____		

Total Amount Requested \$ _____ Down Payment \$ _____ Term: (1-12) *Restrictions Apply, _____ YEARS

☐ Straight Financing (Payments begin 30 days from completion) ☐ 90 DAYS DEFERRED (interest accrues)

SECTION 2: Co-Applicant Information

Co-Applicant Name: Last		First	MI	Birth Date	
Co-Applicant Mailing Address:		Street	City	State	Zip Code
Co-Applicant Utility Name		Social Security Number		Home Phone	Cell Phone
				()	()
Co-Applicant's Employer Name	Address: Street		City	State	Zip Code
Co-Applicant's Employer Phone	Co-Applicant's Position or Job Title		Co-Applicant's Gross Salary * Employment Date		
()			\$ _____ /_____/_____		
			Monthly____ Hourly____ Weekly____ Annually____		
			*Alimony, child support or separate maintenance income need not be revealed you do not have it considered as a basis for repaying this obligation.		
Co-Applicant Employment Status	<input type="checkbox"/> Full Time Employee		<input type="checkbox"/> Part Time Employee/Contract		<input type="checkbox"/> Self Employed

SECTION 3: Applicant Signature(s) Release Authorization

I/we have read both sides of this “Financing Application” Quality Assurance and “Terms and Conditions” for the financing and by signing below, I/we agree to be bound by the requirements and provisions herein and therein. By signing below, I/we certify that the information I/we have given is true and complete to the best of my/our knowledge. I/we authorize the lender of choice to verify any of the information given about me/us and obtain information from my/our employer(s) and to obtain credit reports in connection with this application for financing and for any update, renewal or extension of the financing received. **THIS APPLICATION MAY BE SUBMITTED TO MORE THAN ONE POTENTIAL LENDER.**

X _____
Applicant Date

X _____
Co-Applicant Date

Quality Assurance

As your financing source the lender of choice strives to maintain a high standard of quality with our financing transactions. Please take a moment to read this page:

- You (and the co-applicant, if applicable) received the contractor's "Notice of Right to Cancel".
- Your contractor did not promise any specific energy savings not supported by manufacturer's literature.
- Your contractor is not the only participating contractor. Your contractor is not an exclusive representative of the financing program, and you understand you can choose to get multiple bids.
- Your contractor has provided a list of everything you are purchasing and all services to be provided, including the total sale price and all taxes.

General Term Sheet

The purpose of this General Term Sheet, also referred to as "Terms and Conditions" is to familiarize the Applicant with the substantive contents of the Retail Installment Contract the Financing Program.

Qualifying Equipment - Equipment That Can Be Financed (*Some Restrictions Apply)

Any equipment used for replacement windows and patio doors, entry doors, central heating, ductwork and cooling systems, water heating systems, insulation, siding, roofing and solar is eligible for financing. In conjunction with other work, some major appliances may also qualify for financing.

Terms

Financing terms are restricted based on amount financed. See below for maximum financing terms:

- Principal Financed, minimum \$1000 but less than \$1500 - Maximum Term 3 Years
- Principal Financed, minimum \$1500 but less than \$3000 - Maximum Term 4 Years
- Principal Financed, minimum \$3000 but less than \$5000 - Maximum Term 5 Years
- Principal Financed \$5000 or greater - Maximum Term 10 Years
- Principal Financed \$7500 or greater - Maximum Term 12 Years

Payments

The amount and due date of payments will be determined at the time of each credit approval. Payments will be made using a monthly billing statement. You must still make payments even if you do not receive a monthly statement.

Default

You will be in default if you do not make a payment of the amount required when it is due or if you break any promise you made under the Retail Installment Contract. You will be in default if you make false or misleading statements in any credit application or update of credit information.

When you are in default, Seller or its assign(s) may demand immediate payment of the entire unpaid principal balance plus accrued but unpaid finance charges or any other charges under the Retail Installment Contract. Seller or its assign(s) or contractor(s) may exercise any other rights given by law when you are in default.

Canceling or Changing This Program

The lender can cancel the entire Financing Program or any part of this Financing Program at any time. In the event the Program is canceled in whole or in part after you complete this Financing Application but before you sign a Retail Installment Contract, the Seller is under no obligation to provide financing under the Program terms, or under any other terms.

Joint Accounts

Each applicant who signs the Retail Installment Financing Contract will be individually and jointly responsible for paying the entire amount owed under the Retail Installment Contract. Seller or its assign(s) can enforce its rights under the Retail Installment Contract against any one or more Applicants.

Updating Information

If the lender is assigned the Retail Installment Contract, you promise that you will notify the lender in writing with in 30 days if you move, or change your name. Seller and its assign(s) can delay enforcing any of its rights any number of times with out losing its rights. If any terms or provisions of the Retail Installment Contract are found to be unenforceable, the other terms will remain in effect.

Installation Verification

The installation of financed measures may be verified by the lender or a designated contractor to ensure guideline compliance. In the event that your property is selected for verification of installation, an authorized representative or agent will contact you to schedule a mutually convenient time to perform this verification.

IF YOU HAVE ANY QUESTIONS REGARDING THE APPLICATION PROCESS, INTEREST RATES OR CREDIT APPROVAL, PLEASE CALL:

VIEWTECH FINANCIAL SERVICES
Phone:888-621-5511
Fax: 888-681-5511

4761 E Hunter Ave.
Anaheim, CA 92807

Q _____

HOME IMPROVEMENT RETAIL INSTALLMENT CONTRACT

(Simple Interest)

TRACKING NO.

Date _____

 SELLER/CONTRACTOR: _____
 Contractor's License Number _____

Address: Street City State Zip Name of Salesperson Registration Number

 BUYER: _____
 Address: Street City State Zip

 CO-BUYER _____
 Address: Street City State Zip

AGREEMENT. Buyer(s) agrees that it was Buyers' decision to purchase the goods and/or services described below at the Total Sale Price rather than paying cash for the goods and/or services at the Cash Price, which is less. The words "you" and "your" refer to the Buyer(s). "Seller" or "Contractor" refers to the Contractor and any other person to whom this retail installment contract is assigned by the Contractor. In return for Seller financing for Buyer(s) the purchase of the goods and/or services described below, Buyer(s) each individually and together promise and agree to the terms and conditions set forth in this retail installment contract.

LOCATION OF PREMISES TO BE IMPROVED: The premises which are being improved as a part of this transaction is Buyer's residence address above or the following premises, if different from above : _____

Description of the Project and Description of the Significant Materials to be used and Equipment to be Installed **Cash Price (Including Tax)**
 (Include make, model number or similar designation.)

As described on invoice, proposal or work order attached and hereby made a part of this contract.

\$

Contractor agrees that the above work will begin approximately on _____, and will be substantially completed on approximately _____

 "Substantial Commencement" of the work means the following: Order/Delivery and/or installation of goods

A failure by Contractor without lawful excuse to substantially commence work within 20 days of the approximate date specified above when work will begin is a violation of the Contractor's License Law.

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

%

FINANCE CHARGE

The dollar amount the credit will cost you.

\$

AMOUNT FINANCED

The amount of credit provided to you or on your behalf.

\$

TOTAL OF PAYMENTS

The amount you will have paid after you have made all payments as scheduled.

\$

TOTAL SALE PRICE

The total cost of your purchase on credit, including your down payment of:

\$

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
	\$	Monthly, Starting days after funds are disbursed. *e
1	\$	

Late Charge: If any part of a payment is more than days late, you will be charged

Prepayment: If you pay off early, you will not have to pay a penalty.

See the Additional Terms And Conditions section of this contract for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.

*e means an estimate

The Notice of Cancellation may be sent to the Contractor at the address listed above for the Seller/Contractor.

ITEMIZATION OF THE AMOUNT FINANCED

Total Cash Price excluding taxes _____ (1)

Sales tax _____ (2)

Total Cash Price plus taxes (1+2) (Must match total cash price under description) _____ (3)

Cash down payment _____ (4)

Amount financed (3 minus 4) _____

NOTICE TO OWNER OR TENANT: You have the right to require the Contractor to have a performance and payment bond.

YOU, THE BUYER, MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION. SEE THE ATTACHED NOTICE OF RIGHT TO CANCEL FORM FOR AN EXPLANATION OF THIS RIGHT.

NOTICE TO BUYER: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this agreement, signed by both you and the contractor, before any work may be started. (3) You can prepay the full amount due under this agreement at any time. (4) If you desire to pay off in advance the full amount due, the amount which is outstanding will be furnished upon request.

Buyer acknowledges that before signing this agreement (1) Buyer has read all pages of this agreement and all attachments to it and has received a legible, signed, dated and completely filled-in copy of this agreement.

Seller _____ Buyer _____ Date _____

By _____ Buyer _____ Date _____

ADDITIONAL TERMS AND CONDITIONS

PROMISE TO PAY: Buyer promises to pay to the Seller the Amount Financed plus the Finance Charge until paid in full in consecutive monthly installments as set forth in the payment schedule above. The first payment will be due approximately _____ days after the funds are disbursed. Upon completion, finance charges will begin to accrue after funds are disbursed, or a date thereafter as determined by Seller. Payments shall be applied first to accrued but unpaid Finance Charge, then to the unpaid Amount Financed and the other amounts due; provided that the final payment will be in the amount of all unpaid Amount Financed plus accrued unpaid Finance Charge and any other amounts due. ANY PAYMENT RECEIVED AFTER ITS SCHEDULED DUE DATE WILL RESULT IN THE ACCRUAL OF ADDITIONAL FINANCE CHARGE ON THE THEN OUTSTANDING BALANCE, AND SUCH ADDITIONAL FINANCE CHARGE WILL ACCUMULATE PRODUCING A FINAL PAYMENT LARGER THAN OTHERWISE SCHEDULED UNDER THE CONTRACT.

CHARGE FOR LATE PAYMENT: If any part of any payment is more than _____ days late, Buyer agrees to pay a late charge in the amount of _____

CHARGE FOR DISHONORED CHECKS: In the event payment is made by a check which is dishonored, Buyer agrees to pay Seller or their Assignee a fee of _____

PAYMENT STATEMENTS: Seller or their Assignee will issue Buyer monthly statements and payments will be due and payable to the address listed on the monthly statement and in accordance with the payment schedule herein.

PREPAYMENT: Buyer may prepay this retail installment contract in full at any time without penalty. Partial advance payment will not change Buyer's obligation to continue making full monthly payments on each monthly due date until this retail installment contract is paid in full.

COMPLETION: Upon Seller's request after all goods have been furnished and installed and work satisfactorily completed, Buyer agrees to sign and deliver to Seller a Completion Certificate.

DEFAULT; REMEDIES: Buyer agrees that Buyer's failure to make payments in accordance with the payment schedule, or to otherwise comply with the terms of this retail installment contract, shall at the option of the Seller and without notice or demand on the Buyer, constitute an event of default hereunder. Upon the occurrence of any event of default, Seller may declare immediately due and payable the entire unpaid balance of the Amount Financed, plus accrued and unpaid Finance Charge, and any other sums lawfully due hereunder. Buyer agrees that all sums owing under this retail installment contract after maturity, or after acceleration of Buyer's obligations as a result of Buyer's default, shall accrue Finance Charge at the Annual Percentage Rate set forth on the front of this retail installment contract. The waiver by Seller of any default shall not constitute a waiver of any subsequent default.

ASSIGNMENT: Buyer agrees Seller may transfer this retail installment contract to one or more third parties, and such transferees shall have all the rights and powers of the Seller.

ATTORNEYS' FEES: The prevailing party in any legal action brought in connection with the enforcement of collection of this retail installment contract shall recover reasonable attorneys' fees and costs paid or incurred by such party, regardless of whether the action is instituted by Buyer or Seller.

ADDITIONAL WORK: No additional work shall be performed without Buyer's prior written authorization on a change order form signed by Buyer and Seller.

NO ORAL MODIFICATION: This constitutes the entire agreement of the parties and no oral modification shall be valid.

MISCELLANEOUS: No representations, promises or warranties, express or implied, have been made to Buyer with respect to the goods and/or services sold pursuant to this retail installment contract, except as specified herein. Any provision where found to be invalid under applicable law shall be invalid only with respect to the offending provision. If more than one person signs this retail installment contract, the rights and obligations of all persons signing this retail installment contract shall be joint and several. Singular words shall be construed in the plural, and plural in the singular, as their context may require, or as required to give effect to the terms of this retail installment contract. This retail installment contract shall be governed by _____

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER(S) OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

NOTICE OF RIGHT TO CANCEL

(Date of transaction)

You may CANCEL this transaction, without any Penalty or Obligation, within THREE BUSINESS DAYS from the above date.

If you cancel, any property traded in, any payments made by you under the contract or sale, and any negotiable instrument executed by you will be returned within TEN BUSINESS DAYS following receipt by the seller of your cancellation notice, and any security interest arising out of the transaction will be cancelled.

If you cancel, you must make available to the seller at your residence, in substantially as good condition as when received, any goods delivered to you under this contract or sale, or you may if you wish, comply with the instructions of the seller regarding the return shipment of the goods at the seller's expense and risk.

If you do make the goods available to the seller and the seller does not pick them up within 20 days of the date of your Notice of Cancellation, you may retain or dispose of the goods without any further obligation. If you fail to make the goods available to the seller, or if you agree to return the goods to the SELLER and fail to do so, then you remain liable for performance of all obligations under the contract.

To cancel this transaction, mail or deliver a signed and dated copy of this Cancellation Notice or any other written notice, or send a telegram to

_____ at
(Name of seller)

(Address of seller)

NOT LATER THAN MIDNIGHT OF _____
(Date)

I HEREBY CANCEL THIS TRANSACTION.

(Date)

(Buyer's signature)

ACKNOWLEDGMENT OF RECEIPT

Each of the undersigned acknowledges receipt of 2 copies of this Notice of Right to Cancel.

(Buyer's signature)

(Date)

(Buyer's signature)

(Date)

COMPLETION CERTIFICATE

COMPLETION CERTIFICATE AND BORROWERS' ACKNOWLEDGMENT OF RIGHT TO CANCEL
 NOTICE TO BORROWER(S): Do not sign this document until the work has been completed.

The undersigned Borrower(s) hereby:

- A. Certify that all goods and/or services (property improvements) sold to Borrower(s) by:

 (Seller)

and located at the following premises:

under a Retail Installment Contract dated _____ have been furnished and performed completely in accordance with the terms of the Retail Installment Contract and the Construction Contract (Work Order, Job Order, Proposal or Invoice).

B. Acknowledge and understand that: (1) a Retail Installment Contract evidences Borrowers' indebtedness to Seller for the property improvements, and (2) Borrower(s) had the right to cancel the contract, without penalty, after receiving notice from Seller of Borrowers' right to do so and that Borrower(s) did not exercise said right.

Borrower _____ **Date** _____

Co-Borrower _____ **Date** _____

SELLER'S CERTIFICATE AND MECHANIC'S LIEN WAIVER**The undersigned hereby represents and certifies to any assignee of said contract that:**

- A. All the goods and services provided for the above-described Retail Installment Contract and the Construction Contract (Work Order, Job Order, Proposal or Invoice) have been delivered and performed in a workmanlike manner and in accordance with the terms of the contract.
- B. The Borrower(s) named in the contract did not exercise their right to cancel after having received, prior to the delivery of any part of the goods and/or performance of any part of the services contracted for, due and proper notice of the existence of their right to do so.
- C. All debts for labor, material, license fees, permits, inspection fees and other bills pertaining to the contract have been or will be within 30 days hereof paid in full. All liens or claims or right of lien, if any, have been waived and released and there is no outstanding indebtedness which might result in a lien on the improved property arising under applicable law.

Seller _____

By _____



Viewtech Financial Services, Inc.
Your Credit Report and the Price you Pay for Credit

What is a credit report?	<p>A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe your creditors.</p>						
How did we use your credit report?	<p>We used information from your credit report to set the terms of the credit we are offering you, such as the Annual Percentage Rate.</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.</p>						
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report.</p> <p>If you find mistakes on your credit report, contact Equifax, which is the consumer reporting agency from which we obtained your credit report.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>						
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a copy of your credit report without charge for 60 days after you receive this notice. To obtain your free report contact Equifax:</p> <table><tr><td><i>By telephone:</i></td><td>Call toll-free: 1-877-322-8228</td></tr><tr><td><i>By Mail:</i></td><td>Mail your written request to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</td></tr><tr><td><i>On the Web:</i></td><td>Visit www.annualcreditreport.com</td></tr></table>	<i>By telephone:</i>	Call toll-free: 1-877-322-8228	<i>By Mail:</i>	Mail your written request to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281	<i>On the Web:</i>	Visit www.annualcreditreport.com
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<i>By Mail:</i>	Mail your written request to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281						
<i>On the Web:</i>	Visit www.annualcreditreport.com						
How can you get more information about credit reports?	<p>For more information about credit reports and your rights under federal law, visit the Federal Reserve's Board's web site at www.federalreserve.gov , or the Federal Trade Commission's web site at www.ftc.gov .</p>						

Your Credit Score	Source: Equifax Date:
What should you know about credit scores?	Your credit score is a number that reflects the information in your credit report. We used your credit score to set the terms of credit we are offering you. Your credit score can change, depending on how your credit history changes.
The range of scores	Scores range from a low of 300 to a high of 850
Key <u>factors</u> that adversely affected your credit score	
How can you get more information about your credit score?	If you have any questions regarding your credit score, you should contact Equifax Credit Information Services at: P.O. Box 740256. Atlanta, GA 30374 Tel. (800) 685-1111

○ *This Notice is to be kept by the borrower for their record*