C&I Energy Efficiency

Loan Application

Select Your Gas & Electric Program Administrators:

☐ Berkshire Gas ☐ Cape Light Compact ☐ Columbia Gas ☐ Liberty Utilities

☐ National Grid ☐ NSTAR ☐ Unitil ☐ WMECO

CREDIT REQUEST

Business Name: _____ Tax ID Number: _____ Telephone: _____

Business Address: _____ City: _____ State: _____ Zip: _____

Facility Address: _____ City: _____ State: _____ Zip: _____

E-Mail Address: _____ Fax: _____

LOAN AMOUNT AND MONTHS REQUESTED

Loan Term: _____ (12 to 84 months) Amount Requested: _____

*Maximum: $500,000 (additional amounts at lender discretion)

Bank Business Checking Account Number: _____

*Minimum monthly payments will automatically be deducted from this account

Expected use of funds: _____

CORPORATE STRUCTURE (CHECK ONE)

☐ Regular Corporation ☐ Sole Proprietorship ☐ Non-Profit Organization ☐ S Corporation

☐ Partnership ☐ Limited Liability Corporation ☐ Other (explain) _____

Date Ownership Began: _____ # of Employees: _____

Describe Nature of Business (e.g. manufacturer, retailer, attorney) NAICS Code (if available) _____

FINANCIAL CONDITION

Company: Has the company operated at a loss during the past 3 years? ☐ Yes ☐ No

Performance: Has the company or any of its principals declared bankruptcy in the past 10 years? ☐ Yes ☐ No

How much, if any, do you owe in past due taxes for prior years? _____

Is the business or any of its principals currently involved in any pending or ongoing litigation? ☐ Yes ☐ No

If yes, please explain: _____

Primary Bank Business Relationship: _____ Total Cash in Bus. Acct: $ _____

Business Net Sales: $ _____

Business Net Profit: $ _____ Total Business Assets: $ _____

Total Business Liabilities: $ _____

Total Business Net Worth: $ _____

Total Commercial Line Balance: $ _____ Monthly Payments: $ _____

Total Commercial Loan Balance: $ _____ Monthly Payments: $ _____

OWNER INFORMATION

All partners, stockholders or proprietors must complete the section below.
If additional space is necessary, please use a separate sheet of paper.

Name: _____ Title: _____

Home Address: _____ Payment: Own $ _____ Rent $ _____

City: _____ State: ____ Zip: _____ Home Telephone: _____

Percentage Owned: _____ Years with Firm: _____ Social Security Number: _____ Date of Birth: _____

Are you a U.S. citizen: ☐ Yes ☐ No

If no, what kind of visa or alien registration do you have? _____

What is its expiration date: _____

Drivers License Number & State: _____ Personal Cash Monthly Payments: _____

Annual Income: _____ Personal Assets: _____ Personal Liabilities: _____

ADDITIONAL REQUIRED INFORMATION

- Year to date financial statement and balance sheet for business
- Personal financial statement
- 2 years tax return; personal and business from any owner with 20%+ interest
- Completed and signed rent roll if applicable
- Current accounts receivable and payable listings
- Copy of energy assessment and utility payback benefit calculation
- Strong guarantor

CUSTOMER ACKNOWLEDGEMENT

SIGNATURE: _____ NAME (printed): _____ DATE: _____

CERTIFICATION:
The undersigned represents, warrants and certifies that, to the best of his or her knowledge and belief, all information contained in this loan application and in the accompanying statements and documents is true, complete, and correct. The undersigned agrees to notify the Bank immediately of any material changes in this information. It is further agreed that, whether or not the loan herein applied for is approved, the undersigned will pay or reimburse the bank for the costs, if any, of surveys, title or mortgage examinations, appraisals, etc., performed by non-Bank personnel with the consent of the applicant. The undersigned authorizes the Bank to contact any bank, trade creditors and credit bureaus it deems necessary without further notice. This application and accompanying documentation shall remain the property of the Bank.