

# 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.