



# COLUMBIA WATER & LIGHT

## Super Saver Loan Program

*Investing in Your Energy Efficiency*

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**To ensure your home is energy efficient we require the following minimum efficiencies:**

REQUIRED	ACHIEVED	(Cost for any required work can be added to the loan amount.)
<input type="checkbox"/>	<input type="checkbox"/>	<b>Attic Insulation:</b> R-38 required. Existing attic insulation _____
<input type="checkbox"/>	<input type="checkbox"/>	<b>Floor or Crawl Space Wall Insulation:</b> Floor; R-19 required above unheated areas Walls; R-10 required with vapor barrier
<input type="checkbox"/>	<input type="checkbox"/>	<b>Duct Insulation:</b> R-13 required in unheated areas
<input type="checkbox"/>	<input type="checkbox"/>	<b>Rim Joist Insulation:</b> R-13 required
<input type="checkbox"/>	<input type="checkbox"/>	<b>Additional Loan Requirements:</b> _____

**We also require that any new equipment meet the following requirements:**

1.	Air conditioners must have a minimum 14 SEER (Seasonal Energy Efficiency Rating)
2.	Heat pumps must have a minimum 8.0 HSPF (Heating Seasonal Performance Factor)
3.	Gas furnaces can only be financed when installed in conjunction with an air conditioner or heat pump
4.	Load management switches are installed on all air conditioners or heat pumps
5.	Humidifiers are not eligible for HVAC loans

### 5 easy steps to your Super Saver Loan:

1.	Schedule an energy audit or Home Performance Assessment of your home and complete a Super Saver Loan application.
2.	Once notified that your Super Saver Loan is approved proceed with completing your project.
3.	After completing all work, make copies of all invoices and contact Water & Light (874-7325) for final inspection. <b>Copies of invoices and equipment ratings are necessary to complete this step.</b>
4.	You will be contacted by Water & Light when the check and the loan paperwork are completed (usually within two weeks from final inspection) and to arrange an appointment for signing the loan papers at the Water & Light office: 105 E. Ash Street, Columbia, MO (874-7325). A photo ID (i.e. driver's license) is required for each applicant. Checks are released at that time.
5.	Make your loan payments as scheduled. Monthly coupons will be provided and must accompany payments. Checks for loan payments should be for the loan only and not include payments for utility bills. The Deed of Trust cannot be subordinated later (i.e. for refinancing purposes), however, there are no prepayment penalties so you can elect to pay the loan off early.

I (we) have read and understand the above information and requirements. I (we) also understand we will be providing a second mortgage on my (our) home with the Deed of Trust belonging to the City of Columbia.

\_\_\_\_\_  
 Applicant's Signature

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Co-Applicant's Signature (if applicable)

\_\_\_\_\_  
 Date



# Columbia Water & Light Loan Application

HECL # \_\_\_\_\_



**Basic Super Saver Loan**     **Home Performance Super Saver Loan**

**Address of improvements:** \_\_\_\_\_

**Contractor Name:** \_\_\_\_\_ **Date of Columbia Water & Light audit:** \_\_\_\_\_

*\* Subordination: Per city ordinance, if you re-finance or sell your home you will be required to pay off this loan first.*

### Applicant's Information

Name: \_\_\_\_\_

Address of residence: \_\_\_\_\_

Daytime phone number: \_\_\_\_\_

Home phone number: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Full name of spouse: \_\_\_\_\_

Employer: \_\_\_\_\_

Occupation: \_\_\_\_\_

Monthly income: \$ \_\_\_\_\_

### Co-Applicant's Information

Name: \_\_\_\_\_

Daytime phone number: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Employer: \_\_\_\_\_

Occupation: \_\_\_\_\_

Monthly income: \$ \_\_\_\_\_

**Please return application to Ruby Ray, Columbia Water & Light, PO Box 6015, Columbia, MO, 65205 or drop off application at 105 E. Ash.**

**[Please fill out the attached credit history page.]**

I (we) the undersigned, hereby certify the above information to be true, accurate, and complete to the best of my (our) knowledge. I (we) understand that by accepting this loan, we will be providing a second mortgage on my (our) home with the Deed of Trust belonging to the City of Columbia.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

### For Office Use Only

Loan Requested For: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Loan Eligibility Requirements: \_\_\_\_\_

#### Old HVAC

A.C. Make \_\_\_\_\_  
A.C. Model \_\_\_\_\_  
BTU \_\_\_\_\_  
SEER \_\_\_\_\_  
Furnace Make \_\_\_\_\_  
Furnace Model \_\_\_\_\_  
AFUE \_\_\_\_\_

#### Old Insulation Level

Attic \_\_\_\_\_  
Basement \_\_\_\_\_  
Crawl Space \_\_\_\_\_  
Walls \_\_\_\_\_

#### Old Water Heater

Model \_\_\_\_\_  
Gallons \_\_\_\_\_  
Electric \_\_\_\_\_  
Gas \_\_\_\_\_

#### New HVAC

A.C. Make \_\_\_\_\_  
A.C. Model \_\_\_\_\_  
Coil \_\_\_\_\_  
SEER \_\_\_\_\_  
BTU \_\_\_\_\_  
Furnace Make \_\_\_\_\_  
Furnace Model \_\_\_\_\_  
AFUE \_\_\_\_\_

#### New Insulation Levels

Attic \_\_\_\_\_  
Basement \_\_\_\_\_  
Crawl Space \_\_\_\_\_  
Walls \_\_\_\_\_

#### New Water Heater

Model \_\_\_\_\_  
Gallons \_\_\_\_\_  
Solar \_\_\_\_\_

Date Received \_\_\_\_/\_\_\_\_/\_\_\_\_

Customer ID# \_\_\_\_\_

Location ID# \_\_\_\_\_

Date of Final Inspection: \_\_\_\_\_

Date Approved \_\_\_\_/\_\_\_\_/\_\_\_\_

Finance \_\_\_\_\_

Warranty Deed Attached \_\_\_\_\_

Final Inspection by: \_\_\_\_\_

#### Home Performance

Pre ACH \_\_\_\_\_  
Old window type \_\_\_\_\_

Post ACH \_\_\_\_\_  
New window brand \_\_\_\_\_

U-Factor \_\_\_\_\_



# Columbia Water & Light

## Loan Application

### Assets/Liabilities

[This sheet to be returned to applicant(s) upon signing loan papers]

### ASSETS

Checking Account Number(s)	Location	Name on Account	Value
			\$
Savings Account Number(s)	Location		\$
Other Asset/Account number	Location		\$
Other Asset/Account number	Location		\$
Other Asset/Account number	Location		\$

### LIABILITIES (including charge accounts, installment contracts, credit cards, mortgages, and other obligations)

Creditor	Item	Name on Account	Present Balance	Monthly Payments
Mortgage			\$	\$
Automobiles (describe)			\$	\$
Other			\$	\$
Other			\$	\$
Other			\$	\$
Other			\$	\$

### CREDIT REFERENCES

Name	Location	Account Number