

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. Signed and dated Authorization and Release form
3. Signed and dated USA Patriot Act Information Disclosure
4. A copy of your government issued ID(s) with a photo (ie: drivers license)
5. Proof of Income
 - If you are employed: submit your two most recent, consecutive pay stubs showing year-to-date information.
 - If you are retired: submit a copy of your social security or pension award letter
 - If you are self-employed: submit your past two years 1040 Federal tax returns, including all schedules
 - Note: additional documentation may be requested by CEE personnel
6. At least 1 bid for each project
 - The contractor must include the energy efficiency, Energy Star rating, U-Factor, etc. on the bid

Improvements may NOT begin prior to closing your loan with CEE

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.

Date

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 borrower without the lender's assistance and is required to determine eligibility for financing. Applicants should complete this form as "Borrower" or "Co-Borrower" as applicable. Co-Borrower information must also be provided when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for qualification and repayment of the loan being requested. This application is for a loan that will be secured by a Mortgage against the property being improved. This application is for a loan that will not be secured by a Mortgage against the property being improved.

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 of Loan Requested

Loan 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: Borrower Information

Borrowers Name (include Jr/Sr if applicable)		Co-Borrowers 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 Borrower)	
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:	Borrower	Co-Borrower	
Base Income	\$	\$	
Overtime	\$	\$	
Bonuses	\$	\$	
Commissions	\$	\$	
Dividends / Interest	\$	\$	
Social Security / Pension	\$	\$	
Net Rental Income	\$	\$	
Self-Employed Income	\$	\$	
Other 2	\$	\$	
TOTAL	\$	\$	

1 Self Employed Borrowers: 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 Borrower/Co-Borrower does not choose to have it considered for repaying this loan:

Describe Other Type of Income - Borrower	Monthly Amount	Describe Other Type of Income - CoBorrower	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

These questions apply to all applicants. If you answer "yes" to question 1-5, please provide a written explanation, including the circumstances and dates. Use a separate piece of paper if necessary.				
	Borrower		Co-Borrower	
	Yes	No	Yes	No
1: Are there any outstanding judgments or liens against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2: Have you declared bankruptcy (Chapter 7 or 13) within the last 36 Months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3: Have you had any property foreclosed upon or given title or deed-in-lieu thereof in the past 36 months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4: Are you a co-maker or endorser of a note that is not included in the above listed debts?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5: Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6: Do you intend to occupy this property (at least one unit) as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7: Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8: Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Explanation: _____

Section 6: Information for government Monitoring Purposes

Borrower		Co-Borrower	
<input type="checkbox"/> I do not wish to furnish this information		<input type="checkbox"/> I do not wish to furnish this information	
Ethnicity:	<input type="checkbox"/> Hispanic <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female	Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female
To be completed by Loan Officer			
This information was provided by:			
<input type="checkbox"/> In a face-to-face interview		<input type="checkbox"/> In a telephone interview	
<input type="checkbox"/> By the applicant and submitted by fax or mail		<input type="checkbox"/> By the applicant and submitted via email or the Internet	

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)

I/we confirm that I/we are not a spouse, child, parent, sibling or spouse of a sibling of a CEE or CEE Housing Solutions Board of Directors Member, President, Director of Operations, CFO, Controller or Lending Center Staff. I/we also attest that I/we do not hold any of the aforementioned positions.

I/we certify that the statements contained in this application are true, accurate and complete to the best of my/our knowledge and belief and acknowledge that any owner of this loan, its servicer, successors and assigns, may verify or re-verify information contained in this application for legitimate business purposes, through any source, including any sources named in this application or a consumer reporting agency.

(Borrower) (Date)

(Co-Borrower) (Date)

TIL and NMLSR ID

Center for Energy and Environment

Loan Originator Company Name

Loan Originator Individual Name
(as name appears on NMLSR)

1094923

Loan Originator Company NMLSR ID

Loan Originator Individual NMLSR ID
(if applicable)