



Cindy Browder
(334) 351-2118

Member Name

Service Address

Loan Application Number

Telephone Number

Date

Request to Participate in Energy Efficiency Financing Program

PowerSouth Energy Cooperative and its member systems (“PowerSouth”) encourages the efficient use of electric service by sponsoring a program (the “Program”) through which qualified members may obtain financing from Regions Bank (“Regions”) for the purchase and installation of the following energy-efficient home improvement products in residences that receive electric service from PowerSouth (each, an “Eligible Product”):

- Doors (insulated exterior doors only)
- Replacement of windows
- Installation of heat pumps
- Duct repair/replacement
- HVAC tune-up
- Floor or perimeter insulation
- Exterior wall insulation
- Attic insulation (foam and cellulose only)
- Attic ventilation
- Air sealing
- Heat pump water heater
- Water heater blanket & pipe insulation

The PowerSouth member identified above (the “Member”, whether one or more) wants to participate in the Program. By signing below, Member understands promises and agrees that:

1. The Member owns the residence located at the Service Address identified above (the “Residence”), and wants to finance the purchase and installation of one or more Eligible Products in the Residence (the “Financed Product”, whether one or more). To obtain financing under the Program, the Member must apply to and be approved by Regions for a loan to finance the purchase and installation of the Financed Product (an “Energy Loan” or a “Loan”).
2. When applying for an Energy Loan, the Member must provide a signed version of this Request to Participate in Energy Efficiency Financing Program to Regions.
3. If the Member is approved by Regions for an Energy Loan:
 - a. When notifying the Member of the approval, Regions will explain the terms of the Energy Loan, including the interest rate, the length of the repayment period, and the date by which the Financed Product must be installed and the Energy Loan must be closed. Every Energy Loan will be secured by the Financed Product.
 - b. PowerSouth may inspect the installation of the Financed Product to confirm that it satisfies the Program installation standards. Any inspection by PowerSouth in connection with the Program is provided solely as an accommodation to me, and PowerSouth makes no guarantee or warranty, whether express or implied, about any Financed Product or the installation of any Financed Product, including without limitation the cost, adequacy, effectiveness, or otherwise of any Financed Product or any energy efficiency improvements to be provided by any Financed Product.
 - c. Once the Financed Product has been installed to the Member’s satisfaction, the Member shall: (i) sign the Installation Work Completion Form provided by PowerSouth; and (ii) contact Regions to schedule the closing of the Energy Loan within the next ten (10) business days.
 - d. Regions shall have no obligation to fund an Energy Loan unless and until the Member provides to Regions¹: (i) the signed Installation Work Completion Form, and (ii) the contractor’s invoice for each Financed Product, which shall include any model or serial number of the Financed Product. At the closing, the Member shall sign Regions’ loan documents, and Regions will provide the funds for the Energy Loan. Regions may make any check for loan proceeds payable jointly to the Member and to the contractor that installed the Financed Product.
4. As part of its sponsorship of the Program, PowerSouth guarantees Energy Loans. Recognizing PowerSouth’s interest in the Energy Loans, the Member authorizes Regions to share information with PowerSouth about the Member, the Member’s application for any Energy Loan, Regions’ credit decision on the Member’s application and, if Regions makes an Energy Loan to the Member, the Member’s Energy Loan, including without limitation the Member’s payment history and the outstanding balance on the Energy Loan from time to time.
5. The Member also authorizes Regions and PowerSouth to share information about Regions’ credit decision on the Member’s application with any of the following contractors that may install Financed Products:

Member

Member