



Conservation Loan Application

Please read, complete and sign this form. Information is required for participation in programs and to qualify for rebates. To guarantee incentives are available, projects must be preapproved by MW&L

Customer Information (please print clearly): Customer Account No. _____, or Property No. _____

Last Name:		First Name:		MI:	
Current Address:					
Day Phone:		E-mail:			
City:		State:		Zip:	
Previous Address:					
City:		State:		Zip:	
Mailing Address: (if different):					
City:		State:		Zip:	
Loan Site Address:					
City:		State:		Zip:	
ODL #		SSN:			

I reside at the loan site: Yes No (please explain): _____
 I am the owner of this property: Yes No (please explain): _____

Co-applicant Information (please print clearly): Customer Account No. _____, or Property No. _____

Last Name:		First Name:		MI:	
Current Address:					
Day Phone:		E-mail:			
City:		State:		Zip:	
Previous Address:					
City:		State:		Zip:	
Mailing Address: (if different):					
City:		State:		Zip:	
Loan Site Address:					
City:		State:		Zip:	
ODL #		SSN:			

I reside at the loan site: Yes No (please explain): _____
 I am the owner of this property: Yes No (please explain): _____

McMinnville Water & Light
 P.O. Box 638
 McMinnville, OR 97128
 Email: sarab@mc-power.com

MW&L Use Only

Requested Loan Amount: \$ _____

- Copy of Bid for items to be financed attached.
- Attached Bid has been reviewed by MW&L and approved for financing according to the terms and conditions of the Loan Agreement

Total Cost of Bid: \$	Amount to be Financed: \$
Processing Charge: \$	Term (months):
Total: \$	Monthly Payment: \$

By signing below, I am applying for an installment loan with McMinnville Water & Light. If this application is approved, I understand that receiving the funds I applied for will be contingent upon my signing and agreeing to all the requirements stated in the McMinnville Water & Light Loan Agreement. In addition, I affirm that the statements on this application are true, complete, and correct. I irrevocably authorize McMinnville Water & Light and its agents (1) to obtain one or more credit reports and make whatever inquiries it considers appropriate in connection with this credit application or collection or periodic review of the account or loan for which I am applying; (2) to make its experience with the account or loan available to credit bureaus and persons who have or expect to have financial dealings with me; (3) to share collection information with my other creditors; (4) to disclose any information to any person or entity when required to do so by law. I also agree that McMinnville Water & Light may in connection with my account or loan obtain my residence address and other information from any state motor vehicle department and I therefore waive any rights of confidentiality under applicable law, including California Vehicle Code Section 1808.21. I have read and agree to the terms of this application.

Applicant Signature _____ **Date** _____

Co-Applicant Signature _____ **Date** _____

Owner's Signature* _____ **Date** _____

*If Applicant or Co-Applicant are not the owners of the property, this signature is required

Approved By _____

Title _____ **Date Approved** _____

Information for Government Monitoring Purposes

The following information is requested by the federal government if this loan is related to a dwelling in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check the appropriate box.

Applicant	Co-Applicant
<p>Race or National Origin</p> <p><input type="checkbox"/> American Indian or Alaskan Native</p> <p><input type="checkbox"/> Black, not of Hispanic Origin</p> <p><input type="checkbox"/> Hispanic</p> <p><input type="checkbox"/> White, not of Hispanic origin</p> <p><input type="checkbox"/> Other (specify) _____</p> <p>Sex</p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p>	<p>Race or National Origin</p> <p><input type="checkbox"/> American Indian or Alaskan Native</p> <p><input type="checkbox"/> Black, not of Hispanic Origin</p> <p><input type="checkbox"/> Hispanic</p> <p><input type="checkbox"/> White, not of Hispanic origin</p> <p><input type="checkbox"/> Other (specify) _____</p> <p>Sex</p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p>

Loan Terms: up to \$7500 unsecured, up to \$15,000 with Deed of Trust; 5 year maximum term; must have 3 years of good payment history with MW&L or previous utilities; \$50 handling fee for a \$7500 loan, \$350 fee for a \$15,000 loan or for any loan for residential rental property. Commercial property loans are also available. The loan interest rate is set at the Local Government Investment Pool (LGIP) rate plus 2.5% per annum. The interest rate is set on the date of the Conservation Loan Finance Agreement, and will remain fixed for the duration of the loan.