



Conservation Financial Application

APPLICANT INFORMATION

Applicant Name: _____
(Last) (First) (Init)

(Current Address)

(Previous Address, if less than one year at current address)

(Mailing Address, if different than above)

(Loan Site Address)

Phone Number: _____ ODL # _____ SSN: _____

I reside at the loan site: YES NO If NO, please explain: _____

I am the owner of this property: YES NO If NO, please explain: _____

MW&L's Use Only	
_____	Current Property #
_____	Current Customer #
_____	Current Utility Credit Rating

_____	Previous Property #
_____	Previous Customer #
_____	Previous Utility Credit Rating

CO-APPLICANT INFORMATION

Applicant Name: _____
(Last) (First) (Init)

(Current Address)

(Previous Address, if less than one year at current address)

(Mailing Address, if different than above)

Phone Number: _____ ODL # _____ SSN: _____

I reside at this location: YES NO If NO, please explain: _____

I am the owner of this property: YES NO If NO, please explain: _____

MW&L's Use Only	
_____	Current Property #
_____	Current Customer #
_____	Current Utility Credit Rating

_____	Previous Property #
_____	Previous Customer #
_____	Previous Utility Credit Rating

REQUESTED LOAN AMOUNT:

MW&L's Use Only

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	\$ _____	Financed: <input type="checkbox"/> Yes <input type="checkbox"/> No	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 and 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: _____

If Applicant or Co-Applicant are not the owner's of the property, the following signature is required:

Owner's Signature: _____ Date: _____

Date Application Approved: _____ Approved By: _____
 Title: _____

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

I do not wish to furnish this information

Race or National Origin:

1. American Indian or Alaskan Native
2. Asian or Pacific Islander
3. Black, not of Hispanic origin
4. Hispanic
5. White, not of Hispanic origin
6. Other (specify) _____

Sex: Female Male

Co-Applicant

I do not wish to furnish this information.

Race or National Origin:

1. American Indian or Alaskan Native
2. Asian or Pacific Islander
3. Black, not of Hispanic origin
4. Hispanic
5. White, not of Hispanic origin
6. Other (specify) _____

Sex: Female Male

Loan Terms: up to \$5000 unsecured, up to \$10,000 with Deed of Trust; 5 year maximum term, 6.5% interest; must have 3 years of good payment history with MW&L or previous utilities; \$50 handling fee for a \$5000 loan, \$350 fee for a \$10,000 loan or for any loan for residential rental property. Commercial property loans are also available.