

**energy right<sup>®</sup> Program**  
**Agreement to Participate - Homeowner**

OMB No. 3316-0019  
Expires: 4/30/2011

I, \_\_\_\_\_ (Homeowner), live at \_\_\_\_\_  
\_\_\_\_\_ Street

(Home), and I wish to participate in the *energy right* Financing Program (Program)

\_\_\_\_\_  
City State Zip

as made available by \_\_\_\_\_ (Distributor).

1. I understand that under the Program, Distributor as part of its electric service has developed arrangements whereby funds may be advanced to install energy improvements eligible for financing. I further understand that before such funds are made available, I must enter into a separate repayment agreement to repay any amount advanced.
2. I understand that if my home is a manufactured home and I do not own the land on which it is located, the landowner must cosign the loan agreement or I must provide loan security acceptable to Distributor.
3. I understand that repayment of any amount advanced shall be in equal consecutive monthly installments (covering principal amounts and interest) over a period of up to 10 years (120 months). I further understand that the rate at which financing will be made available will be the interest rate effective on the date I enter into the repayment agreement. (This rate will not exceed \_\_\_\_ percent a year.)
4. I understand that the total amount of financing for my home shall not exceed the amount as specified in the attached table or the amount applied for and approved.
5. I understand that any required security must be furnished before a repayment agreement will be entered into. I further understand that I may be responsible for expenses incurred by Distributor in securing the amount advanced. The amount for these expenses may be paid in advance or included in the amount financed.
6. I understand I must pay an application fee of \$ \_\_\_\_\_.
7. I understand that the improvements must be installed according to all mandatory Program requirements. It is my responsibility to be sure that the contractor I hire complies with these requirements. Within 10 days from completion of the work, I will ensure that Distributor has been contacted to arrange for closing the loan.
8. I understand that I may be responsible for expenses incurred by Distributor in providing an inspection of the improvements. The amount for these expenses may be paid in advance or included in the amount financed.
9. Distributor shall have no obligation to advance funds for any improvement until the installation of that improvement has been determined to meet the standards in the Program Guidelines. When the Distributor so determines, I will submit the bill(s) from my private contractor(s), and the Distributor will identify the amount(s) eligible for payment under the Program.
10. I understand that this Program is a part of my electric service and that the amounts of my repayments will be included with my monthly electric bill as a separate item. I understand that my obligations, including the repayment for this service provided by Distributor, will be subject to existing rules and regulations of Distributor. I further understand that I will be responsible for paying the remaining balance in full before the end of my repayment term upon the occurrence of certain events set out in the repayment agreement, such as the sale of my home.
11. I understand that any inspection under the Program is provided as a service to me and that there is No Guarantee or Warranty, express or implied, from Distributor or TVA concerning cost, adequacy, or effectiveness of any work performed or information supplied in connection with the Program.
12. I hereby authorize Distributor or TVA to check my credit as necessary for purposes of Program financing.
13. I understand, unless otherwise agreed by Distributor, that I must enter into any repayment agreement(s) within 90 days to obtain the program financing and that Distributor's obligations under this agreement expire 90 days from the date of loan approval.

**Important Notices to Homeowner**

1. Read this agreement thoroughly before signing it.
2. Take no program action before receiving a copy of this agreement with a loan approval number and date.
3. Choose only a member of the Quality Contractor Network.
4. Be sure that the Program requirements are followed completely.

**By signing this agreement I certify that I own and occupy this home.**

Signature \_\_\_\_\_ Date \_\_\_\_\_  
Homeowner's (Participant's)

Account No. \_\_\_\_\_ Telephone No. \_\_\_\_\_

Loan Approval No. \_\_\_\_\_ Loan Approval Date \_\_\_\_\_

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This activity is in accord with the provisions of the Tennessee Valley Authority Act of 1933 (16 U.S.C. Secs. 831-831ee). You are not required to participate. Information provided will go to distributors, TVA, and contractor assisting TVA in this program. Your cooperation is appreciated.