



LOANS FOR ENERGY EFFICIENCY

LOANS FOR ENERGY EFFICIENCY PROGRAM (LEEP) FINANCIAL REQUIREMENTS:

- Applicants must be residential customers of the District.
- Maximum loan amount shall not exceed \$7,500.
- All loans will have a fixed payment with an interest rate of 5%.
- Late payment fees will be added to the balance including interest.
- Loan payment term shall be no more than five (5) years
- All District-offered residential conservation measures (except appliances) are eligible for loan program participation.
- Customers may be eligible to have two loans concurrently, however the total of all loans shall not exceed the maximum allowable amount. An origination fee is required for each loan. All eligibility requirements must be met.
- Loans shall be billed individually from utility bill but will appear itemized on the same statement.

LEEP ELIGIBILITY & REQUIREMENTS:

- The customer must complete the application for the loan program on the District's Energy Savings Program Loan Application Form.
- Upon approval of application, a loan origination fee of \$610.00 will be deducted from applicable program incentive payment.
- The measures to be installed must comply with all other District conservation program requirements.
- Show proof of home ownership – only owner occupied single family homes are eligible for this program. Please review next page for required documentation.
- Existing account(s) needs to be current at the time of the application.
- Customer must have maintained a credit rating with the District with no more than one late charge in the past 12 months.

CONTACT US TODAY!

PO Box 330 Chehalis, WA 98532 • (360) 345-1493 • energyservices@lcpud.org

REQUIRED DOCUMENTATION FOR APPROVAL:

- Bid must be selected from contractor list
- Completed Loan Application form.
- Copy of Applicants driver's license.
- Signed LEEP Participation Agreement
- Proof of Ownership Documentation. Acceptable documents include:
 - Private Real Estate contract
 - Statuary Warranty Deed
 - Fulfillment Deed
 - Last Vesting Document
 - Deed of Trust
- Proof of Ownership Documentation must include:
 - Document which shows the property parcel number.
 - Legal description of the property.
 - Documentation can be obtained at the Lewis County Auditor's office or at the title company used at the time of purchase.

Once the above documentation is received the Energy Service Department will review the documents. If Eligibility requirements are met, loan documents will be mailed out within 2-3 business days. Loan documents must be signed with an original signature.

- Loan documents include:
 - ✓ Amortization Schedule
 - ✓ Financial Disclosure Form
 - ✓ Security Agreement
 - ✓ UCC 2 Fixture Filing Form. A lien will be put on the property until the loan is paid in full. *UCC 2 Fixture Filing will be removed within 30 days of lien being paid in full.*
 - ✓ Approved bid with break down

All documents must be signed and returned before project is accepted. A notice to proceed will be sent to the chosen contractor and the work can proceed in scheduling.

If you have any questions regarding the loan review, please contact the Energy Services Dept.

CONTACT US TODAY!

PO Box 330 Chehalis, WA 98532 • (360) 345-1493 • energyservices@lcpud.org

LEEP AMORTIZATION EXAMPLE

SAMPLE MONTHLY LOAN PAYMENTS - 5% INTEREST RATE
LOAN TERM - YEARS

LOAN AMOUNT	1	2	3	4	5
\$7,500.00	\$642.06	\$329.04	\$224.78	\$172.72	\$141.53
\$7,000.00	\$599.25	\$307.10	\$209.80	\$161.21	\$132.10
\$6,500.00	\$556.45	\$285.16	\$194.81	\$149.69	\$122.66
\$6,000.00	\$513.64	\$263.23	\$179.83	\$138.18	\$113.23
\$5,500.00	\$470.84	\$241.29	\$164.84	\$126.66	\$103.79
\$5,000.00	\$428.04	\$219.36	\$149.85	\$115.15	\$94.36
\$4,500.00	\$385.23	\$197.42	\$134.87	\$103.63	\$84.92
\$4,000.00	\$342.43	\$175.49	\$119.88	\$92.12	\$75.48
\$3,500.00	\$299.63	\$153.55	\$104.90	\$80.60	\$66.05
\$3,000.00	\$256.82	\$131.61	\$89.91	\$69.09	\$56.61
\$2,500.00	\$214.02	\$109.68	\$74.93	\$57.57	\$47.18
\$2,000.00	\$171.21	\$87.74	\$59.94	\$46.04	\$37.74
\$1,500.00	\$128.41	\$65.81	\$44.96	\$34.54	\$28.31
\$1,000.00	\$85.61	\$43.87	\$29.97	\$25.00	
\$500.00	\$42.80	\$25.00	\$25.00		

CONTACT US TODAY!

PO Box 330 Chehalis, WA 98532 • (360) 345-1493 • energyservices@lcpud.org



INCOME QUALIFIED & LEEP

INSTALLER LIST

Lewis County PUD has compiled this list of participating contractors. All customers going through the income qualified program, or our loan program must use a contractor included on this list (there may be exceptions for homeowner installations, please contact Energy Services staff for more information).

Contractor	Address	Phone	Windows	Insulation	Heat Pump
4th Dimension Construction	Tumwater, WA	(360) 819-8075	X		
A Glass Enterprise	Centralia, WA	(360) 736-1141	X		
Airport Glass Inc.	Olympia, WA	(360) 786-1630	X		
Capitol Home Improvement	Spanaway, WA	(253) 847-6750	X		
Eubanks Glass	Centralia, WA	(360) 736-3314	X		
Hub City Supply	Centralia, WA	(360) 623-8036	X		
NW Window Installations LLC	Yelm, WA	(360) 789-9309	X		
Rister Insulation, Inc.	Castle Rock, WA	(360) 749-2868 (360) 274-5361	X	X	
Shawn Fuller Construction, LLC	Centralia, WA	(360) 520-6761 (360) 748-4854	X		X
4D Insulation	Tumwater, WA	(360) 339-1766		X	
Boulton Insulation	Olympia, WA	(360) 330-0330 (800) 422-7923		X	
Evergreen Insulation	Olympia, WA	(253) 985-5457		X	
Kraken Insulators LLC	Buckley, WA	(253) 264-8111		X	
Spray Foam Specific LLC	Mossyrock, WA	(360) 827-1309		X	
4 Seasons Heating & Air	Chehalis, WA	(360) 736-6288			X
Advanced Energy	Chehalis, WA	(360) 748-1817			X
Advanced Mechanical Heating & Cooling	Longview, WA	(360) 703-7113			X
Alpine Ductless, LLC	Olympia, WA	(360) 529-7567			X
Americool Heating & Air	Rochester, WA	(360) 273-3300			X
Apple Electric	Vader, WA	(360) 520-2475			X
Butch's Heating & Air	Chehalis, WA	(360) 880-1040			X
Chehalis Sheet Metal	Chehalis, WA	(360) 748-9221			X
Denali Heating & Air	Castle Rock, WA	(360) 274-8049			X
Eastco Electric	Mossyrock, WA	(360) 983-8313 (360) 269-3824			X
Energy Star Systems & Stoves	Chehalis, WA	(360) 748-8808			X
Magruder Heating & Cooling	Pe Ell, WA	(360) 208-3665			X
Mills Northwest Heating & Cooling	Chehalis, WA	(360) 748-7961 (360) 520-6284			X
Renaud Electric	Kelso, WA	(360) 423-1420			X
Scott's Heating	Ethel, WA	(360) 978-4936			X
Sunset Air	Lacey, WA	(360) 456-4956			X
Twin County Mechanical	Chehalis, WA	(360) 880-4328			X

CONTACT US TODAY!

PO Box 330 Chehalis, WA 98532 • (360) 345-1493 • energyservices@lcpud.org

LEEP PARTICIPATION AGREEMENT:

I understand and agree with Public Utility District No. 1 of Lewis County (District) as follows:

I have reviewed the bid(s) and approve the products and techniques to be used for the installation of energy saving measures.

I authorize the Contractor(s) listed on the contractor bid form and notice to proceed to install the energy saving measures selected. I understand that PUD No. 1 of Lewis County will loan me the amount financed, and that it is my responsibility to repay the District the amount financed, plus the finance charges, set forth in this agreement.

I understand that any agreement I enter into for the purchase and/or installation of materials or equipment is an agreement solely between me and the provider of such services or equipment. PUD No. 1 of Lewis County is not a party to such contract(s) and has no responsibility for its performance, or for any damages arising out of the performance or nonperformance of such contract(s).

In the event that some of the work is not completed as authorized, the amount financed may increase or decrease accordingly.

The Contractor has 90 days from the date of authorization to complete the work. I will allow the contractor access to my residence or business to perform the work. Prior to payment of funds by the District on my behalf, the work may be inspected and approved by the District. I understand that the Loans for Energy Efficiency program funding may be withdrawn, making me responsible for payment in full, if the required inspections cannot be completed.

I understand that if I obtain or participate in the obtaining of funds in an illegal manner, I will be subject to both criminal and civil legal proceedings against me.

I authorize and direct the District to make payment of the amount financed, less the set-up fee if included, directly to the contractor(s) on my behalf for the measures installed in accordance with this agreement.

To secure payment of my obligation to the District, I agree to execute a UCC2 Fixture Filing in such form as is required by the District and have provided the District with an accurate legal description of my property for use in preparation of such security interest.

I understand that employees of the contractors and subcontractors who install energy saving measures, as well as suppliers of materials, may file liens against my property if such workers or suppliers are not paid in full for their labor or materials. As a result of such lien claims, I may have to pay the amount of the lien(s), plus costs and attorney's fees, as well as pay the District the amount financed plus the finance charge. I understand that the District will not obtain lien releases prior to payment of the contractor(s) and will not defend me or pay the amount of any lien(s) filed against my property or any payments, costs, or fees incurred by me as a result of such lien(s).

I understand that my request for funds will be considered fulfilled when funding is dispersed for the measures I have chosen. If, at a future date, I desire to seek funding for measures omitted from this transaction, I must re-apply for funds, and my request date will correspond with my re-application.

I understand that in order to pay down or payoff my loan, payment must be made with a customer service representative, in person or over the phone. Any credit balance that I may accrue on my billing account cannot be applied to my loan balance.

I have read, understand, and agree to the terms of the loan for energy efficiency program participation agreement.

I am the owner of the property described or am authorized to act on the owner's behalf regarding this transaction and accept responsibility for work performed under this agreement.

Customer's Authorized Signature

Date

CONTACT US TODAY!

PO Box 330 Chehalis, WA 98532 • (360) 345-1493 • energyservices@lcpud.org



ENERGY EFFICIENCY PROGRAM LOAN APPLICATION

Residential Weatherization

Residential Heat Pump

Please help us expedite your loan application by updating our customer information files. By providing the following information we can process your application quickly. You'll be notified when process is complete.

PRIMARY BORROWER

Name: _____ Date of Birth: _____

Mailing Address: _____

City: _____ State: _____ Zip Code: _____

Home Phone: _____ Mobile Phone: _____

Employer: _____ Gross Monthly Income: _____

Service Address (where work is to be done): _____

City: _____ State: _____ Zip Code: _____

CO-BORROWER (IF APPLICABLE)

Name: _____ Date of Birth: _____

Home Phone: _____ Mobile Phone: _____

Employer: _____ Gross Monthly Income: _____

- I/We have attached proof of ownership of the home or business where measures will be installed.
- I/We have attached a copy of the real estate contract, note and deed of trust, or other purchase agreement document(s). I/We am a contract purchaser, am current in my/our contract payments, and have not been delinquent in payments in the preceding 12 months. I/We authorize Public Utility District No. 1 of Lewis County to contact the seller of holder of the security to verify payment history.

Please circle desired Loan Term: 12 Months 24 Months 36 Months 48 Months 60 Months

I certify the above to be true and correct. If my loan is approved, I agree to repay the District the Amount Financed plus finance charge in monthly installments of the amount listed as Amount Financed on the Participation Agreement. I understand that if I sell the property where the work was done, or for any other reason take the account out of my name, I must immediately repay the balance in full. If I fail to keep current with monthly loan payments, I understand that any balance which is not paid when due is delinquent and the District may transfer any delinquent balance including, but not limited to, the balance of my loan to my electrical service account(s) with the District and I will be required to pay the balance in full immediately. Also, if my loan is approved, I agree to sign a UCC2 Fixture Filing, which will be attached to the property deed on file at the Lewis County Auditor's office, where it will remain until the loan amount is paid in full.

Customer's Authorized Signature: _____ Date: _____

Co-Borrower's Signature (if applicable): _____ Date: _____