

Weatherization Program

Explanation:

Option 1 – 0% Loan: Lane Electric members wanting to weatherize their home are eligible to apply for 0 percent interest loans up to **\$9,000** through either First Tech or Pacific Cascade Federal Credit Unions. Interest buy-downs are provided by Lane Electric to allow our members an affordable option to install efficiency measures. If you wish to apply for a loan, contact our Energy Services Department to request loan applications.

(Property owners of rentals obtain loan funding under the program.)

Option 2 – Cash Grant: Available funds cover 25 percent of the measure costs **up to a maximum of \$1000**. Members are not obligated to reimburse Lane Electric for these funds.

Incentives are available to single or multi-family residences provided some permanently installed electric heat exists in the dwelling. Eligible measures include: vinyl window replacements, ceiling, floor, and wall insulation, HVAC duct sealing and repair, door and window caulking, weatherstripping, and general air sealing. First priority in homes with forced air heating systems should be duct sealing and insulation in an effort to ensure that all conditioned air makes it into the home.

How It Works:

The member must request an energy analysis for the dwelling. Requests are completed on a first-come, first-served basis. After the energy analysis is performed, a packet including recommendations, a suggested contractor list, and contractor bid sheets will be mailed to the member. Next, please follow the easy steps on the red checklist enclosed. The boxes provided at each step will allow you to chart your progress. It is very important that all the Lane Electric forms and bid sheets be filled out and returned to our office. Funds will not be allocated for your project unless all forms are returned to Lane Electric. Upon receipt of paperwork from the member, Lane Electric will send the credit application and chosen bid to the financial institution you have chosen. If the financial institution approves the loan application, Lane Electric will contact the member within 48 hours with further instructions. At the time of approval, the member will notify the chosen contractor to proceed with the work.

If you should choose the cash grant, Lane Electric will notify you of approval.

Upon inspection and approval of installed measures, payment will be made **to the contractor** using approved loan funds or cash grants.

Weatherization Program Checklist

✓ Choose qualifying measures

Decide which measures you want to install. In this packet, you will find a document entitled *Recommendations*. This sheet lists all measures eligible for incentives.

Please note: Since our budget is limited, all funding is available on a first come – first serve basis.

✓ Decide which funding option you wish to apply for

Option 1 is our loan program. If you wish to apply for a loan, contact our Energy Services Department to request loan applications. Option 2 is a grant program. Both are described on the form entitled *Weatherization Program*.

✓ Obtain bids and apply for project pre-approval

Obtain at least two bids from state licensed contractors. The *Lane Electric Weatherization Contractors List* provides contact information for many qualifying area contractors. Each contractor must fill out a *Uniform Bid Sheet* or provide a legible proposal with the appropriate information. Return these bids along with the completed *Notice of Bid Preference / Program Option* (tan form) and credit application from your choice of the two lenders (for Option 1) to Lane Electric for review. The Credit Union will contact you if further information is needed to process your loan application. For Option 2, return the *Notice of Bid Preference/Program Option* and bids only. Be sure to indicate the contractor(s) you have selected to perform the work.

If you elect to do the work yourself, contact the Energy Services Department and request further instructions. Next, fill out a *Uniform Bid Sheet* showing all of your estimated material costs. Return your bid and the *Notice of Bid Preference / Program Option* (tan form), entering “Do-it-yourself” under the contractor heading.

✓ Project and Funding Approval

LEC will review your project for eligibility. For loan approval (Option 1), Lane Electric will contact you within 48 hours of bank approval with further instructions. Direct fund approval (Option 2) will come from Lane Electric within 14 days. **Please do not obligate yourself to a contractor or begin work yourself until you receive project authorization from Lane Electric.**

✓ Install Measures

After project and funding approval, LEC will contact your selected contractor in writing to confirm funding and eligibility.

✓ Inspection Request

Once the work is complete, please contact the Energy Services Department at Lane Electric to schedule a final inspection

✓ Contractor Payment

For Option 1, Pacific Cascade Federal Credit Union or First Tech Credit Union will release loan funds to the contractor after inspection and approval by Lane Electric. Under Option 2, grant funds through Lane Electric will be paid after the job passes final inspection.



Weatherization Program

Notice of Bid Preference/Program Option

Name: _____ Account No.: _____

Address: _____

Telephone No.: _____ Home _____ Work _____

I have chosen the following contractors to perform the work listed below.

Enter only the contractor(s) that will be doing the work:

<u>Contractor</u>	<u>Measures to be installed</u>
1. _____	a) _____ b) _____ c) _____ d) _____
2. _____	a) _____ b) _____ c) _____ d) _____

Please return a copy of the *Uniform Bid Sheet* or contractor's estimate with this form.

Please choose one of the following participation options:

- I want to participate under **OPTION 1: Loan Funds**. I have included a completed loan application along with my bids and this preference form. I understand that Lane Electric will contact me regarding loan approval.
- I want to participate under **OPTION 2: Direct Funds**. I have included bids along with this preference form. I understand Lane Electric will contact me regarding fund approval.

Important: Please wait to receive loan approval or direct fund authorization before you proceed with any work. Requests are processed on a first-come, first-served basis. Please do not obligate yourself to a contractor or purchase weatherization materials until you are notified that funds are approved.

RETURN TO: Lane Electric Cooperative, Energy Services Department, P.O. Box 21410, Eugene, OR. 97402

Owner Signature

Date

Lane Electric Energy Efficiency Programs for 2012

Weatherization Program: Energy audits and inspections are available upon request. Zero percent (0%) loans are available for weatherization measures recommended by Lane Electric's representative. Another option is a cash grant for twenty-five percent (25%) of the measure cost, **up to \$1000**. Low Income members may be eligible for an in-house grant **of up to \$1500**. If the member on record is renting, the owner(s) of the property will be required to provide matching funds. Eligible measures include floor, wall & attic insulation, and window replacement for existing single-pane and double-pane, metal frame windows.

Energy Star Home Rebate: Members building a new Energy Star Home may be eligible for a **\$1,000** rebate.

Energy Star Manufactured Homes: A **\$500** rebate is available for certified Energy Star manufactured homes.

Heat Pump Program: Members installing a new or replacing an existing heat pump can apply for a **\$1,000** heat pump rebate **OR** a zero-percent (0%) loan **up to \$9,000**. The incentives are available for new air source heat pumps, geothermal heat pumps and for replacing your older heat pump with a new qualifying, energy efficient model. Loans are based on approval from one of two credit unions and are not available for new construction.

Duct Sealing Program: Lane Electric will pay between **\$300** and **\$500** for qualifying members, depending on their income, for a certified Performance Tested Comfort System (PTCS) duct seal.

Financing for Heating, Ventilation & Air Conditioning (HVAC) repairs: A cash grant for twenty-five percent (25%) of the measure cost **up to \$1,000** is available. A choice of two funding options is also available: A zero-percent (0%) loan from Lane Electric **up to \$1000**, can be applied to a members account, based on approved credit. If the cost for the project exceeds \$1000, a member may apply for funding through our Weatherization Program. Only one of the above options may be selected. Loans are available on approved credit. These grants are counted in addition to any other weatherization program grants.

Commercial Retrofit Program: A cash grant for fifty percent (50%) of the measure cost, up to \$2500, is available for commercial members to upgrade their existing facility. Eligible measures include lighting and refrigeration upgrades, insulation, window replacements and HVAC repairs.

Appliance: A **\$75** rebate is available for Energy Star qualified clothes washers. Additional rebates from the Department of Energy's Energy Star program may be available and rebate amounts can vary. (Note: Appliance rebates will only be applied as a credit to your electric account).

Solar System Rebate: A **\$500** rebate for the installation of Oregon Department of Energy's (ODOE) tax credit qualified and approved solar water heaters.

A \$1/Watt rebate for ODOE tax credit and approved residential solar photovoltaic systems up to a maximum of \$4,000 **OR** a zero percent (0%) loan available for photovoltaic (PV) and/or solar water heating systems up to a maximum of \$9,000 (OAC).

Note: You may take advantage of one (1) weatherization grant or loan **plus** one (1) heat pump grant or loan in each calendar year. Low Income weatherization participants must wait one (1) full calendar year (Jan. 1st to Dec. 31st) before being eligible for any additional incentives. You may also qualify or be eligible for additional rebates and tax credits beyond the rebates and loans offered by Lane Electric. For additional information on [State of Oregon](#) rebates and incentives, you may want to visit their website. Contact Lane Electric's Energy Services Department at 541.484.1151 for more details

Important: Lane Electric's programs are available on a first-come, first-serve basis. When program funds have been exhausted, the programs will end until the next funding year.

Weatherization Contractor List

HOW TO USE THIS LIST

Congratulations! You are now one step closer to enjoying a more energy efficient and comfortable home. The next step is to obtain at least two estimates from contractors for the measures you wish to install. The contractors on this list are provided for your convenience only and should not be considered an endorsement from Lane Electric.

In order to obtain the most satisfaction from a contractor and their product, you should ask the following questions:

*** Is the contractor licensed with the Oregon Construction Contractors Board?** All contractors working in Oregon must be registered with this board. You may verify a contractor's registration and standing, obtain other information, or file a complaint by calling **1-503-378-4621** or check on-line at either www.hirelicensedcontractor.com or www.oregon.gov/CCB/

*** Does the contractor carry liability insurance or bonding?** In the unlikely event that your home is damaged during weatherization, or if you are not satisfied with the work, you have protection.

How long has the contractor been in the area? In the event that a problem arises, you want to know that the contractor will be there to assist you.

Will the contractor supply references? You may also want to call friends or neighbors to see who weatherized their home.

Will the contractor provide a warranty of one year for on all materials and workmanship? The program requires this warranty.

* Our programs require current license, bond, and insurance.

HOW TO CONTACT THE CONSTRUCTION CONTRACTORS BOARD

Construction Contractors Board (CCB)
700 Summer St. NE, Suite 300
PO Box 14140
Salem, OR 97309

ccb.info@state.or.us
Phone: 503-378-4621
Fax: 503-373-2007
TTY: 503-373-2218

Site Built or Mobile Homes

Banner Glass and Screen

P.O. Box 25508
Eugene, OR 97402
(541) 688-9222 ph/fax
CCB# 58803
Windows

Bio-Tech

P.O. Box 850
Oakridge, OR 97463
(541) 782-1144 / (541) 782-1146 (fax)
CCB# 155905
Windows & Insulation

Discount Windows Inc.

1621 Juniper St.
Junction City, OR 97448
(541) 998-3396 / (541) 998-3078 (fax)
CCB# 180018
Windows

Emerald Valley Weatherization

148 N. 14th St.
Springfield, OR 97477
(541) 726-1027 / (541) 744-7841 (fax)
CCB# 105404
Windows & Insulation

Energy Factor Glass

P.O. Box 2214
Jasper, OR 97438
(541) 726-7231 / (541) 726-2708 (fax)
CCB# 182668
Windows

Home Comfort

706 Oscar Street
Eugene, OR 97402
(541) 345-2838 / (541) 302-3070 (fax)
CCB#84164
Insulation

Home Insulation

2450 Hwy 99 N
Eugene, OR 97402
(541) 484-1733 / (541) 461-1513 (fax)
CCB# 84
Insulation

Jones Window & Door

65 Grimes St, Unit D
Eugene, OR 97402
(541) 344-2000 / (541) 935-4650 9fax)
CCB# 189714
Windows and Doors

Lowes

P.O. Box 21337
Eugene, OR 97402
(541) 485-2282 / (541) 485-2292 (fax)
CCB# 176741
Windows / Ins. / HVAC

Mark & Company

772 Bailey Hill Rd
Eugene, OR 97402
(541) 689-2830 / (541) 461-2309 (fax)
CCB# 119715
Windows

Marshall's Inc.

4110 Olympic St.
Springfield, OR 97477
(541) 747-7445
CCB# 25790
Insulation

Premium Efficiency

PO Box 11532
Eugene, OR 97440
(541) 343-0699
CCB# 167994
Duct Sealing & Insulation

The Fine Classical Contractor

PO Box 517
Oakridge, OR 97463
(541) 782-2991
CCB# 184662
Windows

Tim Robins Construction

76461 London Rd
Cottage Grove OR 97424
(541) 942-8842 ph/fax
CCB# 124131
Windows

#1 Northwest, Inc.

3879 Cross St.
Eugene, OR 97402
(541) 689-3151 / (541) 688-1873 (fax)
CCB #107081
Insulated Roofing / Windows

ABEE Screens and Glass

795 River Ave. Suite B
Eugene, OR 97404
(541) 689-5493 / 689-5069 (fax)
CCB# 147101
Windows and related items

Image Builders Construction

4739 Main St. #3
Springfield, OR 97478
(541) 741-3906 / 744-2454 (fax)
CCB# 68242
Windows

Westside Glass

P.O. Box 25110
Eugene, OR 97402
(541) 683-5900 / 344-7113 (fax)
CCB# 163118
Windows

Site Built Homes Only



Pacific Cascade Federal Credit Union
 1075 Oak Street
 Eugene, OR 97401
 541-343-6238
 800-477-3328

LOANLINER[®]

Application

A table that includes the APRs and other required cost disclosures for credit card applications is on a separate document provided with this application.

- HOW TO APPLY**
- Please complete front and back of application
 - Sign on back page
 - Return completed application to credit union
 - An incomplete or unsigned application may delay processing

Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
 2. your spouse will use the account, or
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.
Joint Credit: Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.
Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

<input type="checkbox"/> LOANLINER[®] Account/Loan: <input type="checkbox"/> Individual <input type="checkbox"/> Joint (Including ATM/Debit Card Access to the Account if Available)	<input type="checkbox"/> Credit Card Account: <input type="checkbox"/> Individual <input type="checkbox"/> Joint (See Disclosure Table or Agreement for Terms)
Amount Requested \$ _____	Credit Limit Requested \$ _____
Purpose/Collateral: _____	If Authorized User, Name: _____
Repayment: <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Cash <input type="checkbox"/> Military Allotment <input type="checkbox"/> Automatic Payment	

Applicant

NAME (Last - First - Initial)		MOTHER'S MAIDEN NAME
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER / STATE	LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)	
BIRTH DATE	HOME PHONE () ()	BUSINESS PHONE/ EXT. () ()
E-MAIL ADDRESS		
PRESENT ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS AT THIS ADDRESS

Other: Co-Applicant Spouse Guarantor

NAME (Last - First - Initial)		MOTHER'S MAIDEN NAME
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER / STATE	LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self)	
BIRTH DATE	HOME PHONE () ()	BUSINESS PHONE/ EXT. () ()
E-MAIL ADDRESS		
PRESENT ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS AT THIS ADDRESS

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
 MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
 MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

Employment/Income

NAME AND ADDRESS OF EMPLOYER		
TITLE/GRADE	START DATE	HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
EMPLOYMENT INCOME	OTHER INCOME	
\$ _____ PER _____	\$ _____ PER _____	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE	
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO		
WHERE	ENDING/SEPARATION DATE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS	STARTING DATE	
	ENDING DATE	

Employment/Income

NAME AND ADDRESS OF EMPLOYER		
TITLE/GRADE	START DATE	HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
EMPLOYMENT INCOME	OTHER INCOME	
\$ _____ PER _____	\$ _____ PER _____	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE	
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO		
WHERE	ENDING/SEPARATION DATE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS	STARTING DATE	
	ENDING DATE	

Applicant Reference	RELATIONSHIP	Other Reference	RELATIONSHIP
NAME AND ADDRESS		NAME AND ADDRESS	
OF NEAREST	HOME PHONE	OF NEAREST	HOME PHONE
RELATIVE NOT		RELATIVE NOT	
LIVING WITH YOU		LIVING WITH YOU	

What You Owe	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					Applicant	Other
<input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE (Include Tax and Ins.)			\$	\$		
2nd MORTGAGE			\$	\$		
1st AUTO LOAN			\$	\$		
2nd AUTO LOAN			\$	\$		
CHILD-CARE			\$	\$		
CHILD SUPPORT			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
OTHER			\$	\$		
OTHER			\$	\$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:			TOTALS	\$	\$	

What You Own	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGGED AS COLLATERAL FOR ANOTHER LOAN			OWNED BY	
			YES	NO	NO	Applicant	Other
HOME		\$					
AUTO		\$					
SAVINGS		\$					
CHECKING		\$					
OTHER (Describe)		\$					

Other Information About You	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET	APPLICANT		OTHER	
		YES	NO	YES	NO
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?					
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT?					
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?					
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan):	TO WHOM (Name of Creditor):				

State Law Notices **OHIO RESIDENTS ONLY:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are **not** applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X	DATE
SIGNATURE FOR WISCONSIN RESIDENTS ONLY	

Signatures

1. You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

X	(SEAL)	DATE	X	(SEAL)	DATE
APPLICANT'S SIGNATURE			OTHER SIGNATURE		

For Credit Union Use Only							
DATE	APPROVED	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE AFTER
	DENIED (Adverse Action Notice Sent)	\$	\$	\$	\$		
LOAN OFFICER COMMENTS:							
SIGNATURES:							
X	DATE	X	DATE				

Member information worksheet

Loan type

Individual Joint

Amount requested \$ _____

Purpose/collateral _____

Primary applicant

Name _____

DL #/State _____

Member number _____

SSN _____

Birth date _____

Email _____

Home phone # _____ Cell # _____

Work phone # _____

Home address _____
street city state zip

Own Other

Length at residence _____

Rent

Monthly rental/mortgage payment \$ _____

Employment

Employer _____

Start date/length _____

Income _____ per _____

Other income _____

Net Gross

Source _____

Complete for Joint Credit, Secured Credit or if you live in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI):

Married Separated Unmarried (Single/Divorced/Widowed)

Other applicant

Co-applicant Spouse Other

Name _____

DL #/State _____

Member number _____

SSN _____

Birth date _____

Email _____

Home phone # _____ Cell # _____

Work phone # _____

Home address _____
street city state zip

Own Other

Length at residence _____

Rent

Monthly rental/mortgage payment \$ _____

Employment

Employer _____

Start date/length _____

Income _____ per _____

Other income _____

Net Gross

Source _____

Complete for Joint Credit, Secured Credit or if you live in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI):

Married Separated Unmarried (Single/Divorced/Widowed)