



# 2023 Home Equipment Loan Information Form

Side 1 Updated  
8/16/2023

You can finance new energy efficient equipment at low rates through our financing partner Green Mountain Credit Union!

**0% APR**  
Annual Percentage Rate (APR)

- 0% APR financing on qualifying equipment (**no rebates apply**)
- ★ 1-5 year terms, loan amounts up to \$15,000
- ★ Longer term loans may be available, but APR and other terms may change

**5.99% APR**

- 5.99% APR financing on qualifying equipment (**rebates do apply**)
- ★ 1-5 year terms, up to \$15,000
- ★ Longer term loans may be available, but APR and other terms may change

Please be advised that a mortgage lien will be placed on the subject property by GMCU to secure your loan. At the closing, a check for \$25 individual (or \$50 joint) credit union membership and \$80 for document preparation and recording will be due. If you have any questions regarding the loan process, please email [dallas@greenmountaincu.com](mailto:dallas@greenmountaincu.com) or call GMCU at 802-864-6892.



## Customer Information

I certify that I meet the eligibility requirements of this loan program, and that all information submitted as part of this Verification Form, including the attached quote and scope of work, is correct to the best of my knowledge. I agree to allow Green Mountain Credit Union to share project information with VGS.

## How to apply for loan:

Complete this form and the attached loan application, along with:

- Copies of 4 recent pay stubs & W-2's
- A copy of your contractor's proposal or invoice. (Must include: make, model & efficiency rating)
- A copy of your most recent tax bill

**And send to:** [dallas@greenmountaincu.com](mailto:dallas@greenmountaincu.com)

**Or via mail to:**

Green Mountain Credit Union  
1250 Shelburne Rd, So. Burlington, VT 05403  
You will be contacted when your loan is approved! Questions? Call (802) 864-6892

Customer Name

Project Address                      City/Town                      State                      Zip

Mailing Address (if different)                      City/Town                      State                      Zip

Telephone                      Email

Customer Signature                      Date

## \*Choose your loan rate

0% APR financing on qualifying equipment  
★ rebates for equipment cannot be applied  
★ 1-5 year terms, loans up to \$15,000

5.99% APR financing on qualifying equipment  
★ rebates for equipment can be applied  
★ 1-5 year terms, loans up to \$15,000

## \*List your equipment (See reverse for categories and qualifications. Ask your contractor about qualifying equipment)

Equipment Manufacturer                      Model #                      Efficiency Rating (AFUE/UEF)

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Eligible Equipment <i>Must be purchased new</i>	Required Efficiency* <i>As listed in AHRI or EnergyStar™*</i>	Rebate Alternative <i>Rebates <u>do not apply</u> if financing project at 0% Rebates <u>do apply</u> when financing project at 5.99%</i>
Hot Air Furnace	95-96% AFUE	\$500
	97%+ AFUE	\$800
Combi Furnace / Water Heater	95%+ AFUE	\$1100
Hot Water Boiler	90-94% AFUE	\$800
	95%+ AFUE	\$1200
Combi Boiler / Water Heater	90-94% AFUE	\$1200
	95%+ AFUE	\$1600
Direct Vent Space Heater	80%+ AFUE	\$300
Water Heater (40/50 gal)	.70+ UEF	\$300
Tankless Water Heater	.82-.89 UEF	\$400
	.90-.94 UEF	\$600
	.95+ UEF	\$800
Indirect Water Heater	Heated by 90%+ AFUE Boiler	\$200
Drain Water Heat recovery	Call (802) 863-4511	\$500
Smart Thermostat	Go to EfficiencyVermont.com	\$100

\* The AFUE (Annual Fuel Utilization Efficiency) of proposed new equipment can be found at [ahridirectory.org](http://ahridirectory.org) or [energystar.gov/products](http://energystar.gov/products). The UEF (Uniform Energy Factor) for water heaters is the amount of hot water produced per unit of fuel consumed over a typical day. A higher AFUE or UEF indicates more efficient equipment. **Ask your contractor about qualifying equipment.**

## VGS Equipment Rebate Terms and Conditions

**Eligibility:** Project must be installed at a Vermont residential home, owned and occupied by the borrower or borrower’s tenant. Equipment must be purchased new and have an active listing on the AHRI or Energy Star list. Equipment must be installed by a Natural Gas Certified contractor and at a valid VGS account address. All Equipment must be installed to manufacturer’s instructions and operated according to all applicable federal, state and local codes and ordinances. VGS has no responsibility for such compliance. Performance of installed equipment is not guaranteed expressly or implicitly. VGS reserves the right to verify the eligibility of the equipment installed. Customers must provide the Contractor’s final invoice with rebate application to VGS for payment. Contractor’s invoice must include size, make, model and serial number of the installed equipment. Incomplete applications, missing data, or ineligible equipment may result in the delay or disqualification of the rebate.

**Loan limits:** Maximum equipment loan amount is \$15,000, or as set by Green Mountain Credit Union.

**Disclaimer of warranties and limitation of liability:** Vermont Gas does not warrant the performance of installed equipment expressly or implicitly for fitness for a particular purpose nor does it warrant that the equipment or its installation complies with any specifications, laws, regulations, codes, or standards. Vermont Gas does not warrant or guarantee any estimation of cost saving provided to Borrower in a home energy audit. Any estimation of cost savings presented to Borrower is based on the figures Borrower provided to its auditor. Borrower’s contract for installation is with its selected contractor alone and VGS shall not be liable for any damages of any kind in connection with the installation, implementation, or use of the improvements.

**Endorsement:** VGS does not endorse any particular manufacturer’s product or system design in providing this financing opportunity and only provides a list of products that are eligible for current State of Vermont rebates.

**Terms:** Loan offer is subject to approval and available funding as determined by VGS’s lending partner, Green Mountain Credit Union. All loan terms are subject to change without prior notice.

# Application

**Married Applicants:** May apply for a separate account.

**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.

**LOANLINER Account/Loan:**  Individual  Joint  
 (Including ATM/Debit Card Access to the Account if Available)

Amount Requested \$

Purpose/Collateral:

Repayment:  Payroll Deduction  Cash  Military Allotment  Automatic Payment

**PAYMENT PROTECTION** Are you interested in having your loan protected?  Yes  No  
 If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

<b>APPLICANT</b>	
NAME	
ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE
AGES OF DEPENDENTS	EMAIL ADDRESS
BIRTH DATE	HOME PHONE
CELL PHONE	BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:	
<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	
<b>EMPLOYMENT/INCOME</b>	
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
<b>REFERENCE</b>	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	
	RELATIONSHIP
	HOME PHONE

<b>OTHER</b>	
<input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> OTHER	
NAME	
ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE
AGES OF DEPENDENTS	EMAIL ADDRESS
BIRTH DATE	HOME PHONE
CELL PHONE	BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE
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