



Standard Residential Finance Loan

Converting to natural gas can reduce annual heating costs significantly, in addition to providing homeowners with a convenient and clean way to fuel their homes. In order to combat the initial conversion costs, Liberty Utilities has partnered with **Merrimack County Savings Bank** to offer loans for natural gas equipment that do not meet High Efficiency standards. This is a great alternative for customers looking into other options for their conversion needs.



LOAN TERMS

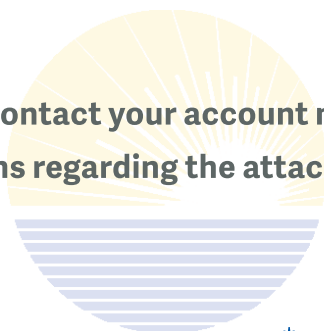
- Up to \$15,000
- Terms up to 84 months
- Rates as low as 6.49% *
- Residential customers/prospects only
- Can be used in conjunction with Gas Network rebates

GETTING STARTED

1. Receive a conversion quote from a licensed contractor
2. Complete the attached form and return it to your Liberty Utilities Account Manager
3. Call or visit **Merrimack County Savings Bank** to complete a loan application

Liberty Utilities

Please contact your account manager for questions regarding the attached form.



Merrimack County Savings Bank



* Rates will be determined based on customer credit score.

Standard Residential Loan Authorization Form

Customer Name : _____

Property Address : _____

Mailing Address (if different) : _____

Phone Number : _____

Email Address : _____

Natural Gas Account Number : _____

The TOTAL Amount to be financed indicated below is eligible for the Natural Gas Heating System Loan, subject to approval by the Lender. Please submit this Form along with contractor quote(s) to one of the approved Lenders when applying for a loan.

Equipment (Heating, etc.) Work to be completed	Contractor Name Contractor Address	Estimated Cost (Quote)	Maximum Amount to be Financed
Adjustments			
Total			

Loan Amounts and Terms: \$1,000 up to \$15,000 for up to 7 Years

1. The Contractor(s) is the entity that conducted the heating/water heating assessment and that will install.
2. Lender will issue two party check(s) made out to the Customer and Contractor(s)
3. The Total Amount to be Financed is derived from the proposal prepared by the Contractor(s). The Total Amount to be Financed is the best information available to the Utility at this time. Due to unforeseen conditions or circumstances discovered by Contractor(s) during the installation of the Measures, the actual cost of the Measures may differ from the proposal. **The loan amount cannot be changed after the loan closes even if the Measures installed cost is higher or lower than the proposal.**
4. Financing is subject to funding availability and can be canceled at any time.
5. All work covered under this Residential Loan is subject to random inspection and verification of installation at any time by the Utility or a Utility representative.
6. This Loan Authorization Form is valid for 90 days from the date it is signed by the Utility Representative.
7. **Submit work quote(s) with this Authorization Form to Utility and Lender.**

Utility Approval Signature : _____ Date : _____ App # : _____