



## In Home Energy Evaluation (IHEE)

### FORMS

- IHEE Program Implementation Plan (*Distributor*)
- IHEE Invoice Detail (*Distributor*)
- IHEE Agreement to Participate Form

If Consumer elects financing:

- IHEE Loan Application (*Consumer*)
- IHEE Agreement to Participate-Financing (*Consumer*)
- *energy right*® Repayment Agreement (*Consumer*)
- Security Agreement (if heat pump or HVAC is financed) (*Consumer*)
- Notice of Right to Cancel (if heat pump or HVAC is financed)
- Notice to the Cosigner
- Distributor Settlement Checklist
- Distributor Settlement Request

When work is completed

- IHEE Incentive Application Form - PD Direct (*Consumer*)
- IHEE Incentive Application Form - CSG Direct (*Consumer*)
- IHEE Affidavit for Contractor, Inspector, Participant (*Consumer/QCN*)
- HVAC Tune-Up Checklist
- Invoicing Requirements for Quality Contractor Network (QCN)

Financing: TVA/Regions <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/>	Program Model: CSG-Direct <input type="checkbox"/> PD-Direct: <input type="checkbox"/>
If PD Direct, Fee Charged to Participant: \$_____	If CSG Direct, Opt to Pay Customer Directly <input type="checkbox"/>
Opt out of Disaster Initiative? <input type="checkbox"/>	

Options for Distributor Pre-Approval									
Dual Fuel Heat Pumps	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Rehabilitation Work	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Air Conditioning	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Self Installed Measures	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
<i>(with gas pack or gas split)</i>					<i>(limited to insulation, caulk, weatherstrip, rehabilitation)</i>				

Additional Distributor Requirements	



## In Home Energy Evaluation Invoice Detail

Distributor Name \_\_\_\_\_

Date Submitted \_\_\_\_\_

Invoice Number \_\_\_\_\_

(TVA Use Only)

Send to: **IHEE Program Administrator**

828 Royal Parkway, Suite 100

Nashville, TN 37214

email: IHEEAdmin@tva.gov

Fax: 1-888-320-8083

Phone: 1-877-303-1016

Name of Participant	Address	Date of Evaluation	Site ID	Evaluation Incentive (\$150)	Retrofit Incentive (\$500 max)	Inspection Fee (\$175)	Total
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
							\$ -
TOTAL (to be added to the energy right invoice)							\$ -

**energy right<sup>®</sup> In-Home Energy Evaluation (IHEE)  
Agreement to Participate**

I agree to participate on a voluntary basis in a pilot program (Pilot) being conducted by my local power company, \_\_\_\_\_ (Power Company), and its wholesale supplier of power, Tennessee Valley Authority (TVA). (As used in this agreement, "I" shall be deemed to mean both the owner and the tenant unless specified otherwise.) The Pilot is designed to provide Participants like me with an In-Home Energy Evaluation, which includes an "Evaluation Report" identifying recommended measures and available incentives for installing the recommended measures. My single-family dwelling (Residence) will be used in the Pilot for data collection and analysis.

I have had the Pilot explained to me, including it being limited to identifying energy efficiency measures, and I agree to participate in the Pilot under the following conditions:

1. I understand that this agreement will take effect on the date written below (Effective Date) and, unless terminated sooner as provided below, will remain in effect for ninety (90) days from the Effective Date.
2. If my Residence is sold, I, the owner, will notify Power Company, or its representative, as soon as possible, and Power Company and I, the owner, will agree on the date on which this agreement will terminate. In any event, this agreement will terminate upon the date ownership of the Residence is transferred.
3. I understand that a fee of \_\_\_\_\_ will be charged for the evaluation (Evaluation Fee). I further understand that in order to have the Evaluation Fee reimbursed to me, I must 1) make recommended improvements of eligible reimbursable measures costing at least \$150 (which are set forth in the attached TVA Retrofit Incentive Schedule), and 2) within 90 days of the date of the Agreement to Participate, submit to Power Company, or its representative, a completed In-Home Energy Evaluation Incentive Application and supporting installation documentation, such as detailed contractor invoices. The Incentive Application will be provided to me at the time of the evaluation. After making any such improvement(s), I will be eligible for a one time rebate of 50% of the cost of the recommended eligible improvement(s) up to the maximum allowed per item not to exceed \$500 total (TVA Retrofit Incentive) and financing, subject to IHEE program guidelines and approval restrictions, if applicable.
4. I understand that I may not participate in the *energy right* Heat Pump Program within six (6) months from the date of the In-Home Energy Evaluation performed at my Residence through this Pilot. If I have an evaluation performed on my home and decide to participate in the Heat Pump Program, I understand that I am not eligible for the TVA Retrofit Incentive or Evaluation Fee reimbursement.
5. I understand that, subject to the TVA Retrofit Incentive discussed in section 3 above, all improvements made based on the recommendations stated in the Evaluation Report will be my responsibility and done at my cost. All improvements, excluding allowable self installed measures, must be performed by a member of the Quality Contractor Network to be eligible for the TVA Retrofit Incentive. All improvements must have any government permits required by law, be certified by a licensed electrician if the installation involves electrical work, and pass any applicable code inspections.
6. I agree to provide Power Company, or its representative, with reasonable information concerning my use of electrical equipment or energy efficiency measures at the Residence. I give my permission for Power Company, or its representative, to make this information available to TVA.
7. I AGREE TO RELEASE, INDEMNIFY, DEFEND, AND SAVE HARMLESS DISTRIBUTOR, TVA, THE UNITED STATES OF AMERICA, AND THEIR RESPECTIVE OFFICERS, AGENTS, EMPLOYEES, AND CONTRACTORS FROM ALL LIABILITY, CLAIMS, DEMANDS, CAUSES OF ACTION, COSTS, OR LOSSES FOR PERSONAL INJURIES, PROPERTY DAMAGE, SPECIAL DAMAGES, CONSEQUENTIAL DAMAGES, INDIRECT DAMAGES, OR LOSS OF LIFE OR PROPERTY, SUSTAINED BY ME, MY AGENTS, MY FAMILY, OR THIRD PARTIES ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE IN-HOME ENERGY EVALUATION, INSPECTION, THE EVALUATION REPORT, THE RECOMMENDED MEASURES, OR THE INSTALLATION, TESTING, OPERATION, MAINTENANCE, REPAIR, REPLACEMENT, REMOVAL, DEFECT, OR FAILURE OF MY ENERGY EFFICIENCY MEASURES. THE OBLIGATIONS OF THIS SECTION 7 SHALL SURVIVE TERMINATION OF THIS AGREEMENT.
8. I understand that Power Company or TVA may publish or disclose to others information obtained from the Pilot but that they will not voluntarily release, other than to those employees or agents of Power Company, TVA, or other parties necessarily involved in conducting the Pilot, information that could personally identify me, or members of my family, except as required by law.
9. If the Residence is rental property, I, the owner and I, the tenant, give my permission for the Residence to participate in the Pilot. I will cooperate with the other parties participating in the Pilot as set out in this agreement.
10. **I AGREE / DO NOT AGREE** (circle one) that I have received a TVA Retrofit Incentive Schedule.

\_\_\_\_\_  
Participant/Owner of Address

\_\_\_\_\_  
Participant/Tenant of Address

\_\_\_\_\_  
Address of Residence

EFFECTIVE DATE: \_\_\_\_\_

**energy right<sup>®</sup> Program**  
**In Home Energy Evaluation Loan Application**

**Applicant/Co-Applicant Information**

☐ Single Family Home   ☐ Manufactured Home   ☐ Landlord

① Applicant's Name \_\_\_\_\_  
① Applicant must be the legal owner of home where heat pump is to be installed.

SS# \_\_\_\_\_ - -      Date of Birth \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_

Co-Applicant's Name \_\_\_\_\_

SS# \_\_\_\_\_ - -      Date of Birth \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Applicant Mailing Address:**

Street Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ ZIP \_\_\_\_\_ -

Home Phone ( ) -

Work Phone ( ) -

**Co-applicant Mailing Address:**

Street Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ ZIP \_\_\_\_\_ -

Home Phone ( ) -

③ Driver's License # \_\_\_\_\_

② To help the government fight the funding of terrorism and money laundering activities, Federal law, including the USA PATRIOT Act, requires all financial institutions to obtain, verify and record information that identifies each applicant.

**Applicant Previous Address (if at present address less than 3 years):**

Street Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ ZIP \_\_\_\_\_ -

**Co-applicant Previous Address (if at present address less than 3 years):**

Street Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ ZIP \_\_\_\_\_ -

**Installation Address (if different from applicant mailing address):**

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ -

If the home is a **manufactured home**, and the applicant does not own the land where the home is located, the name of the land owner is:

**Power Distributor Information**

Power Distributor Name \_\_\_\_\_ ID # \_\_\_\_\_

Customer Number \_\_\_\_\_

QCN Member Name \_\_\_\_\_ ID # \_\_\_\_\_

by \_\_\_\_\_

*QCN Member Representative Signature*

**Loan Request**

**Heat Pump:**

Type: ☐ Split   ☐ Package   ☐ Advanced

Number of units \_\_\_\_\_

**Weatherization Measures:**

Check all that apply:

☐ Air Sealing                      ☐ Rehabilitation Work  
☐ Insulation                        ☐ Windows  
☐ Duct Repair/Sealing          ☐ Water Heater/Pipe Insulation

**Total Installed Cost** (Amount Requested): \$ \_\_\_\_\_

**Interest Rate** \_\_\_\_\_ %

By signing, Applicant(s) certify: (1) the program financing will involve security arrangements which may make it more difficult to obtain construction financing, permanent (1<sup>st</sup> mortgage) financing, or other financing for the new home; Applicant(s) understand(s) that Applicant(s) must provide and maintain satisfactory security arrangements for the program financing; and for financing heat pump(s) in a new home; Applicant(s) have not and will not mortgage more than 85% of the value of the new home. (2) Applicant(s) reveal(s) any outstanding balances for any prior heat pump financing. Loan request reflects the maximum amount allowed reduced by any outstanding amount for existing loans (administered by any TVA power distributor). (3) Applicant(s) understand(s) that providing a social security number is not required to be considered for program financing, but will assist in making an informed judgment concerning Applicant(s) application and is needed to expedite consideration of the application. (4) Everything Applicant(s) have stated in this application is correct to the best of my knowledge. Applicant(s) understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about my credit experience.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

**Bank Use Only**

Loan Approved \_\_\_\_\_ Date \_\_\_\_\_ Loan Approval Number \_\_\_\_\_

Loan Declined \_\_\_\_\_ Date \_\_\_\_\_

# ***energy right*<sup>®</sup> In-Home Energy Evaluation Agreement to Participate – Financing**

I \_\_\_\_\_, live at \_\_\_\_\_  
Homeowner Street  
\_\_\_\_\_, (Home), and I wish to participate in the  
City State Zip  
*energy right*<sup>®</sup> Financing Program 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 \_\_\_\_% a year.
4. I understand that the total amount of financing for my home shall not exceed the amount applied for and approved. The minimum loan amount is \$1,500 and the maximum loan amount is \$20,000.
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 full 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 of the loan.
8. Distributor shall have no obligation to advance funds for any improvement until the installation of that improvement has been determined to meet the In-Home Energy Evaluation Installation Standards. 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.
9. I understand that this Program is a part of my electric service and 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.
10. If ownership of my Residence is transferred (or my tenancy in the Residence is terminated), I will notify Distributor as soon as possible, and Distributor and I will agree upon the date on which this agreement will be terminated. In any event, this agreement will terminate upon the date ownership of the Residence is transferred or my tenancy in the Residence is terminated.
11. I understand that any inspection under the Program is provided as a service to me and 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 (Participant's)

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

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

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

Loan Approval Date \_\_\_\_\_

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.

Pilot v.2 [01.2010]

**energy right<sup>®</sup> Program**  
**Repayment Agreement**

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

Account No. \_\_\_\_\_ Distributor No. \_\_\_\_\_ Area No. \_\_\_\_\_  
Distributor \_\_\_\_\_ Address \_\_\_\_\_  
Participant's Name \_\_\_\_\_ Address \_\_\_\_\_

Participant entered into an agreement on \_\_\_\_\_ (mm/dd/yy) to participate in the *energy right* Program (Program) as made available by Distributor. Since then, improvements eligible for financing have been installed to Participant's satisfaction in accordance with the Agreement to Participate and the Program requirements.

To repay the financing received from Distributor, Participant hereby promises to pay to the order of Distributor the sum of \$ \_\_\_\_\_ with interest on the unpaid principal balance at the rate of \_\_\_\_\_ % per year until paid. This financing includes \$ \_\_\_\_\_ for installation of improvements under the Agreement to Participate and \$ \_\_\_\_\_ for payment on Participant's financing obligation under Participant's Repayment Agreement dated \_\_\_\_\_ (mm/dd/yy). Repayment shall be made in \_\_\_\_\_ consecutive monthly installments as shown in the repayment schedule in the Truth and Lending Disclosure. Each installment payment shall be applied first to the interest due, and the balance shall be applied to principal (Participant understands interest accrues on any unpaid balance for the actual time outstanding).

Interest begins to accrue 30 days prior to the date the first payment is due. Participant can avoid paying interest by paying the AMOUNT FINANCED (shown in Truth in Lending Disclosure) in full prior to the date interest begins to accrue.

Participant understands that the FINANCE CHARGE and the TOTAL OF PAYMENTS as shown in the Truth in Lending Disclosure are estimates based on Distributor's assumption that payments will be made as scheduled (on the dates agreed upon).

**Truth In Lending Disclosure**

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after you have made all payments as scheduled
%	\$ E	\$	\$ E

Your payment schedule will be

Number of Payments	Amount of Payments	When Payments are Due

**Security**—You are giving a security interest in:  
(check the applicable box)

- ☐ Not applicable
- ☐ the goods or property being purchased.
- ☐ \_\_\_\_\_
- ☐ fees: \$ \_\_\_\_\_

E means an estimate N/A means "not applicable"

**Prepayment:** If you pay off early, you will not have to pay a penalty.

See your Program agreements for any additional information about nonpayment, default, any required repayment in full before the scheduled date, lack of prepayment penalties, and any security interests.

Itemization of the Amount Financed of \$ \_\_\_\_\_

\$ \_\_\_\_\_ Amount given to you directly

\$ \_\_\_\_\_ Amount paid on your account

Amount paid to others on your behalf:

\$ \_\_\_\_\_ to Public Officials

\$ \_\_\_\_\_ to \_\_\_\_\_

\$ \_\_\_\_\_ to \_\_\_\_\_

Less; \$ \_\_\_\_\_ Prepaid finance charge.

Each party signing this Repayment Agreement waives presentment and notice of dishonor and agrees that Distributor may, without notice and without releasing such party from liability, grant extensions or renewals, add or release one or more parties, acquire additional security, or release any security.

It is understood that all or any part of the unpaid balance of Participant's obligation to Distributor may be paid at any time without penalty, but that the Distributor need not credit partial payments of the unpaid balance more often than once a month.

Distributor may accept late payments, partial payments, or delay enforcing any of Distributor's rights under this Repayment Agreement without losing those rights.

Participant will be in default under this Repayment Agreement if any of the following occurs: (1) If Participant does not make a payment when due or perform all of Participant's obligations to Distributor under this Repayment Agreement or any security arrangement Participant has with Distributor; (2) If Participant has made a false or misleading statement in this or any other Program agreement; (3) If Participant ceases to maintain an electric service account with Distributor for the home at which Distributor has made financing available; (4) If Participant ceases to reside in the home at which Distributor has made financing available or if Participant ceases to use the home as residential premises; (5) If Participant should die or, if a business entity, Participant should be terminated, dissolved, or reorganized; (6) If Participant should have any proceeding under any bankruptcy or insolvency laws begun by or against Participant; (7) If any suit should be instituted against Participant which Distributor deems to affect adversely Distributor's interest in any of the improvements which Distributor has financed; or (8) If Distributor should consider itself or Participant's obligations unsafe or not completely secure or if Distributor should believe, in good faith, that the likelihood of Participant's payment of other performance under this Repayment Agreement has been impaired.

If Participant defaults in any of the above ways, all of Participant's payment obligations to Distributor under this Repayment Agreement will, at Distributor's option, immediately be due and payable without Distributor's giving any advance notice. Participant also agrees to pay Distributor any expense Distributor has paid for in the collection of amounts under this Repayment Agreement, including reasonable attorney fees, expenses, and court costs.

If Participant is a customer of Distributor, Participant understands that Participant's obligation under this Repayment Agreement are subject to Distributor's Rules and Regulations and other policies and that the amount of the monthly repayment will be included as part of Participant's electric bill.

**Notice:** Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained with the proceeds hereof. Recovery hereunder by the debtor shall not exceed amounts paid by the debtor hereunder.

Each of the undersigned has read this Repayment Agreement and the Truth in Lending Disclosure carefully, acknowledges that all spaces were completed before signing, and by signing below acknowledges receipt of a copy and agrees to be bound by the terms and conditions contained herein.

\_\_\_\_\_  
Participant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Participant's Signature

\_\_\_\_\_  
Date

Each of the undersigned hereby agrees individually to be responsible to the same extent as Participant for making any payments to Distributor or fulfilling any other obligation of Participant hereunder in the event Participant fails to make a payment on a timely basis or fails otherwise to satisfy any of Participant's obligations to the Distributor.

Each of the undersigned also acknowledges Notice to Cosigner on the second page of this form.

\_\_\_\_\_  
Cosigner's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Cosigner's Signature

\_\_\_\_\_  
Date

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 with go to distributors, TVA and the contractors assisting TVA in this program. Your cooperation is appreciated.

***energy right*<sup>®</sup> Program**

**Notice to Cosigner**

You are being asked to guarantee this debt. Think carefully before you do. If the borrower (Participant) doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The creditor (Distributor) can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower such as suing you or garnishing your wages. If this debt is ever in default, that fact may become a part of your credit record.

This notice is not the contract that makes you liable for the debt.



# Security Agreement

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

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

Distributor No. \_\_\_\_\_

Participant(s)

Address

(hereinafter called "Debtor") for valuable consideration, receipt of which is hereby acknowledged, grants to

Distributor

(hereinafter called "Secured Party") a purchase money security interest in the property described

Address

below (or set out in Schedule A attached hereto) and all parts, replacements, and accessions thereto and all proceeds thereof (hereinafter called the "Collateral"):

This Security Agreement secures the payment of the obligations under the Repayment Agreement dated \_\_\_\_\_ between Participant(s) and Secured Party (and any extensions, renewals, or modifications thereof), performance of Debtor's obligations under this Security Agreement, and all other obligations of Debtor to Secured Party direct or indirect, absolute or contingent, now or hereafter existing relating to Secured Party's *energy right®* Program (Program).

**Location and Use of Collateral.** Debtor Represents and Warrants That: The Collateral will be used primarily for (check one): ☐ personal, family, or household purposes: ☐ business. Debtor's residence (principal place of business) is that shown with Debtor's name above. The Collateral is or will be located at \_\_\_\_\_ county, State/Commonwealth of \_\_\_\_\_. Debtor will not permit any of the Collateral to be removed from this county without the prior written consent of Secured Party.

The Collateral may be attached to real estate commonly known as \_\_\_\_\_ (street address) in such a manner as to become a fixture. Debtor will furnish Secured Party a legal description of the real estate.

The name of the record owner of the real estate is \_\_\_\_\_. On demand of Secured Party, Debtor will furnish a written disclaimer of any interest in the Collateral by the record owner and any encumbrancer of the real property.

The proceeds of the obligation(s) secured by this agreement are to be used to purchase all or part of the Collateral. Secured Party is authorized to disburse the proceeds directly to the installers or suppliers of the Collateral.

**Debtor Warranties.** Debtor hereby makes the following warranties: (1) Debtor has legal capacity to make this agreement. Debtor has (or immediately will acquire) full title to the Collateral and will at all times keep the Collateral free of all liens and claims other than the security interest granted herein unless otherwise agreed in writing with Secured Party. Debtor will defend the Collateral against all claims and demands of any persons not party to this agreement. Debtor will not sell or otherwise transfer any of the Collateral or any interest therein without Secured Party's prior written consent. (2) Debtor will keep the Collateral in good order and repair and will not waste or destroy the Collateral or any part thereof. Debtor agrees to comply with any governmental regulations or statute affecting the use of the Collateral or any part thereof. Secured Party may examine and inspect the Collateral or any part thereof wherever located at any reasonable time. (3) Debtor will keep the Collateral insured against such risks, in such amounts, with such companies, and under such policies and in such form as shall be satisfactory to Secured Party. Such policies shall provide that loss thereunder shall be payable to Secured Party as Secured Party's interest may appear, and Secured Party may apply any proceeds of such insurance that may be received by Secured Party to payment of any liabilities of Debtor to Secured Party relating to Secured Party's Program regardless of whether due. Such application of proceeds may be made in such order as Secured Party determines proper. Assurances of such insurance coverage shall be provided at Secured Party's request. (4) Debtor will pay promptly when due all taxes and assessments upon the Collateral or for its use or operation or upon this agreement.

Secured Party may, at its option, perform any obligations of Debtor under Debtor Warranties which Debtor fails to perform, and Secured Party may take any other action that it deems necessary for the maintenance or preservation of any of the Collateral or its interest therein. Debtor shall immediately reimburse Secured Party on demand for any expenses incurred by Secured Party in connection with the foregoing.

Secured Party shall be Debtor's attorney-in-fact to protect the Collateral and to do all acts which Secured Party may deem necessary to perfect, and continue perfected, the security interest created by this agreement.

**Default.** The occurrence of any of the following events shall constitute a default under this agreement: (a) Failure by Debtor to pay when due any amount payable under the Repayment Agreement(s) or hereunder, to perform any other obligation secured hereby, or to perform or observe any term or agreement herein; (b) Any warranty, representation, or statement made or furnished to Secured Party by or on behalf of Debtor proves to have been false or misleading in any material respect when made or furnished; (c) Loss, theft, substantial damage, destruction, sale, or encumbrance to or of any of the Collateral, or the making of any levy, seizure, or attachment thereon or thereto; (d) Death, dissolution, termination of existence, merger, consolidation, transfer of a substantial part of the property, insolvency, business failure, appointment of a receiver of any part of the property of Debtor, assignment for the benefit of creditors by Debtor, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Debtor; (e) Institution of any suit against Debtor deemed by Secured Party to affect adversely its interest hereunder in the Collateral or otherwise; or (f) Secured Party's belief in good faith that the prospect of payment or performance is impaired.

**Remedies on Default.** Upon default the entire unpaid balance of the obligations under the Repayment Agreement(s) and all other sums for which Debtor is liable under this agreement shall at Secured Party's option without notice to Debtor become immediately due and payable, and Secured Party shall have the immediate right to pursue all remedies provided by law, together with all rights provided in this agreement, in any Repayment Agreement(s), and in any other applicable security or repayment agreements. All of these rights and remedies shall, to the full extent permitted by law, be cumulative.

Upon default, Secured Party shall have the right to take possession of the Collateral and to enter any premises on which all or any part of the Collateral is located without notice and demand and without judicial process. Upon default, Secured Party may require Debtor to assemble all or any part of the Collateral and make it available to Secured Party at a place to be designated by Secured Party that is reasonably convenient to both parties. Debtor agrees that a notice sent to it by first class mail ten days before the time of any public sale or the time after which any private sale or other disposition of the Collateral is to be made shall be deemed to be reasonable notice of such sale or disposition.

Any proceed or the disposition of the Collateral shall be applied at Secured Party's discretion to the reasonable attorneys' fees, costs, and charges incurred by Secured Party in the collection of all amounts due hereunder.

**Waiver.** No failure or delay by Secured Party in exercising any right or remedy hereunder shall operate as a waiver thereof, and no single or partial exercise by Secured Party of any such right or remedy shall preclude other or further exercise thereof or the exercise of any other right or remedy, any notice required to be given may be given by mailing such notice first class to Debtor's address as it appears in this Security Agreement or such other address of Debtor as may then be shown on Secured Party's records.

**Construction and Effect.** It is the intent of Secured Party and Debtor that the Collateral covered by this agreement shall be ☐ equipment or ☐ consumer goods as that term is used in the Uniform Commercial Code. If any part of the Collateral is deemed to be fixtures, upon any default, Secured Party has the right to remove such Collateral, but will reimburse the property owner for the cost of repair of any physical injuries to property related to the removal of such Collateral.

Whenever possible, each provision of this agreement shall be interpreted in such manner as to be effective and valid under applicable law. If any provision of this agreement shall be prohibited by or invalid under applicable law, such provision shall be ineffective to the extent of such prohibition or invalidity without invalidating the remainder of such provision or the remaining provisions of this agreement.

All rights of Secured Party hereunder shall inure to the benefit of Secured Party's successors and assigns, and all obligations of Debtor shall bind Debtor's heirs, executors, administrators, successors, or assigns.

This Security Agreement may not be changed orally, but only by a writing signed by the party against whom enforcement of any waiver, modification, or discharge is sought.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_

Debtor: \_\_\_\_\_

Debtor: \_\_\_\_\_

Debtor: \_\_\_\_\_

Debtor: \_\_\_\_\_

**Consent to Security Agreement.** In consideration of the financing made available to Debtor, the undersigned grants to Secured Party a security interest in the Collateral and its proceeds under the terms and conditions of this Security Agreement. The undersigned is not personally liable for the obligations under the Repayment Agreement(s).

Property Owner: \_\_\_\_\_

Witness \_\_\_\_\_

Date \_\_\_\_\_

# Notice of Right to Cancel

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

## Your Right to Cancel

You are entering into a transaction that will result in a (mortgage/lien/security interest) (on/in) your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

1. the date of the transaction, which is \_\_\_\_\_ ; or
2. the date you received your Truth in Lending Disclosure; or
3. the date you received this notice of your right to cancel.

If you cancel the transaction, the (mortgage/lien/security interest) is also canceled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the (mortgage/lien/security interest) (on/in) your home has been canceled, and we must return to you any money you have given to us or to anyone else in connection with this transaction.

You may keep any money we have given you until we have done the things mentioned above, but you must then offer to return the money. Money must be returned to the office address below. If we do not take possession of the money within 20 calendar days of your offer, you may keep it without further obligation.

## How to Cancel

If you decide to cancel this transaction, you may do so by notifying us in writing, at

Distributor \_\_\_\_\_

Mailing Address \_\_\_\_\_  
\_\_\_\_\_

Office Address \_\_\_\_\_  
\_\_\_\_\_

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of \_\_\_\_\_ (or midnight of the third  
*Date*  
business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

## I Wish to Cancel

Customer \_\_\_\_\_  
*Signature*

Date \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

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

### If this transaction is canceled, the financing for the improvements will not be available from the distributor.

Each of the undersigned Consumers hereby acknowledges receipt of two copies of this Notice of Right to Cancel and a copy of other Truth in Lending Disclosures required by law. The undersigned warrant that they are all of the Consumers who reside in the principal dwelling and whose ownership interest in it will be affected by the transaction this the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Signature*

**Note:** Each Debtor and Property Owner Must Sign Above and Receive Two Copies of Notice.

***energy right*<sup>®</sup> Program**  
**Notice to the Cosigner**

You are being asked to guarantee this debt. Think carefully before you do. If the borrower (Participant) doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The creditor (Distributor) can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower such as suing you or garnishing your wages. If this debt is ever in default, that fact may become a part of your credit record.

This notice is not the contract that makes you liable for the debt.

## Distributor Settlement Checklist

I approve settlement of this loan with \_\_\_\_\_  
(QCN member or members)

Loan Application Number \_\_\_\_\_

Distributor Name \_\_\_\_\_

Borrower Name \_\_\_\_\_

Work ID Number \_\_\_\_\_

Distributor Representative \_\_\_\_\_ Date \_\_\_\_\_  
Signature

- ☐ Customer and dwelling meet eligibility requirements:
  - Customer owns the property OR if the property is a manufactured home, the landowner has cosigned the loan.
  - The equipment installed is new.
  - If the equipment is installed in a new home, the customer has not mortgaged more than 85% of the value of the home.
  - The listed weatherization measures have been installed.
- ☐ Financing limits are not exceeded.
  - The maximum loan limit for an air-source heat pump is \$10,000.00.
  - The maximum loan limit for an advanced heat pump, more than one air source heat pump, or a Comfort Zone System is \$12,500.00.
  - The maximum loan limit for a heat pump and weatherization measures is \$20,000.00
  - The maximum loan limit for weatherization measures is \$20,000.00
- ☐ Documents for financing the installation are properly and verifiably signed (by applicant and co-applicant), complete, and valid.
  - Agreement to Participate
  - Repayment Agreement (including a Truth in Lending Disclosure)
  - Satisfactory security arrangements
    - Security Agreement (if equipment was installed)
    - UCC1 form completed and filed (if equipment was installed)
    - Notice of Right to Cancel (if equipment was installed)
    - Or acceptable alternative security has been obtained
  - Work Completion Form
- ☐ The installation is complete and a proper invoice for the installation has been received by the borrower.
- ☐ Any required inspection has determined that the installation meets Program requirements.
- ☐ A photocopy of a picture ID, such as a driver's license or military identification card, has been obtained for the applicant and co-applicant (if applicable).

**energy right<sup>®</sup> Program – In Home Energy Evaluation Pilot  
Settlement Request**

Distributor Name \_\_\_\_\_  
(Name of Power Distributor)

Distributor No. \_\_\_\_\_

Request Prepared by \_\_\_\_\_ Date Prepared: \_\_\_\_\_  
(Name of Person Completing Settlement Request Form) (Date Settlement Request Form is Completed and Faxed to Lender)

Borrower \_\_\_\_\_  
(Customer's Name as it Appears on the Loan Documents)

Loan Number \_\_\_\_\_  
(Loan Number Assigned)

Approval Number \_\_\_\_\_ for Promotion loan  
(Approval Number Assigned by the Financing Partner [Number is on the Loan Approval Document Faxed to the Power Distributor When the Loan was Approved])

\$ Total Amount for all Work \_\_\_\_\_  
(Amount of Loan [Must Be the Same or Less Than Amount Approved])

Interest Rate \_\_\_\_\_

Note Date \_\_\_\_\_  
(Date Loan Documents are Signed [and Dated] by Customer)

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**SETTLEMENT**

**Job 1**

QCN Member Name \_\_\_\_\_ QCN Number \_\_\_\_\_  
(Name of QCN Member) (Number Assigned to QCN Member by TVA)

QCN Member Address \_\_\_\_\_  
(Address of QCN Member)

\$ Amount this QCN \_\_\_\_\_ Interest Rate \_\_\_\_\_ Term \_\_\_\_\_  
(Amount of Loan [Must Be the Same or Less Than Amount Approved]) (Maximum term for weatherization only is 3 years)

*(If more than one QCN)*

**Job 2**

QCN Member Name \_\_\_\_\_ QCN Number \_\_\_\_\_  
(Name of QCN Member) (Number Assigned to QCN Member by TVA)

QCN Member Address \_\_\_\_\_  
(Address of QCN Member)

\$ Amount this QCN \_\_\_\_\_ Interest Rate \_\_\_\_\_ Term \_\_\_\_\_  
(Amount of Loan [Must Be the Same or Less Than Amount Approved]) (Maximum term for weatherization only is 3 years)

**Job 3**

QCN Member Name \_\_\_\_\_ QCN Number \_\_\_\_\_  
(Name of QCN Member) (Number Assigned to QCN Member by TVA)

QCN Member Address \_\_\_\_\_  
(Address of QCN Member)

\$ Amount this QCN \_\_\_\_\_ Interest Rate \_\_\_\_\_ Term \_\_\_\_\_  
(Amount of Loan [Must Be the Same or Less Than Amount Approved]) (Maximum term for weatherization only is 3 years)

**Bank Use Only**

Processed by \_\_\_\_\_ Date Processed \_\_\_\_\_

Management Approval \_\_\_\_\_

Distribution: (1) Lender (2) Distributor

## In-Home Energy Evaluation Incentive Application

<b>Customer Name</b>					
<b>Electric Account #</b>				<b>Local Power Company</b>	
<b>Install Address</b>				<b>City</b>	
<b>State</b>	<b>Zip</b>	<b>Email Address</b>			
<b>Phone #</b>		<b>Site ID</b> <small>(office use only)</small>		<b>FEMA ID</b> <small>(additional documentation required)</small>	
<b>COST SUMMARY</b>					
Recommended Improvement Installed	Installation Cost	Installed By	QCN Contractor	Cash Incentive Limits (circle one)	
				QCN	Self Installed
Air Sealing		<input type="checkbox"/> QCN Contractor <input type="checkbox"/> Self		500	250
Kneewall Insulation		<input type="checkbox"/> QCN Contractor <input type="checkbox"/> Self		500	250
Attic Insulation/Ventilation		<input type="checkbox"/> QCN Contractor <input type="checkbox"/> Self		500	250
Floor or Perimeter Insulation		<input type="checkbox"/> QCN Contractor <input type="checkbox"/> Self		500	250
Vapor Barrier (Ground Cover)		<input type="checkbox"/> QCN Contractor <input type="checkbox"/> Self		500	250
Electric Water Heater Insulation		<input type="checkbox"/> QCN Contractor <input type="checkbox"/> Self		50	50
Electric Water Heater Pipe Insulation		<input type="checkbox"/> QCN Contractor <input type="checkbox"/> Self		50	50
Replacement Windows		<input type="checkbox"/> QCN Contractor		500	NA
Storm Windows		<input type="checkbox"/> QCN Contractor		500	NA
Duct Repair/Replacement		<input type="checkbox"/> QCN Contractor		500	NA
Duct Sealing		<input type="checkbox"/> QCN Contractor		500	NA
Central AC / Heat Pump Tune-up		<input type="checkbox"/> QCN Contractor		150	NA
HVAC Replacement		<input type="checkbox"/> QCN Contractor		250	NA
Rehabilitation Work		<input type="checkbox"/> QCN Contractor <input type="checkbox"/> Self		250	250
<b>Total Installation Cost:</b>		<b>Total Cash Incentive (\$500 max.):</b> _____			
<b>Eligibility Information</b> (Subject to program guidelines) You are eligible for: 1) A cash incentive equal to 50% of the Total Installation Cost (materials only for self installed) up to a maximum of \$500. 2) A refund of your evaluation fee (if applicable), if you spent at least \$150 on eligible efficiency improvements.			<b>Evaluation Fee Refund (\$150 max.):</b> _____ <small>If applicable. Fee varies by power company. Total installation cost must be more than \$150.</small>		
			<b>Total Cash Amount Requested:</b> _____		
<b>Financing</b>  <small>*Financing is not available in all areas and is subject to lender approval. You should obtain pre-approval for an <i>energy right</i>® loan before installing efficiency improvements. Check with your local power company or energy advisor for more information. Replacement Windows and self installed improvements are not eligible for Financing. Please see Eligible Energy Efficiency Improvements table.</small>			<b>Total Loan Amount:</b> _____ <small>If applicable</small>		
<b>Disaster Assistance Initiative</b> <small>A FEMA Home Repair Eligibility Letter (documenting FEMA approval) is required to waive the initial energy evaluation and evaluation fee, if applicable. Approval for federal assistance (FEMA/SBA) does not automatically qualify you for an <i>energy right</i>® loan. Check with your local power company or energy advisor for more information.</small>					
<b>ALL SECTIONS of this form must be completed and returned to your local power company, or its representative, along with detailed contractor invoices within 90 days of the effective date of your Agreement to Participate. Signatures are required on the back (Certifications)</b>			<b>Return This Application to:</b>		

## In-Home Energy Evaluation Incentive Application

<b>Customer Name</b>					
<b>Electric Account #</b>				<b>Local Power Company</b>	
<b>Install Address</b>					<b>City</b>
<b>State</b>	<b>Zip</b>	<b>Email Address</b>			
<b>Phone #</b>		<b>Site ID</b> <small>(office use only)</small>		<b>FEMA ID</b> <small>(additional documentation required)</small>	
<b>COST SUMMARY</b>					
Recommended Improvement Installed	Installation Cost	Installed By	QCN Contractor	Cash Incentive Limits (circle one)	
				QCN	Self Installed
Air Sealing		<input type="checkbox"/> QCN Contractor <input type="checkbox"/> Self		500	250
Kneewall Insulation		<input type="checkbox"/> QCN Contractor <input type="checkbox"/> Self		500	250
Attic Insulation/Ventilation		<input type="checkbox"/> QCN Contractor <input type="checkbox"/> Self		500	250
Floor or Perimeter Insulation		<input type="checkbox"/> QCN Contractor <input type="checkbox"/> Self		500	250
Vapor Barrier (Ground Cover)		<input type="checkbox"/> QCN Contractor <input type="checkbox"/> Self		500	250
Electric Water Heater Insulation		<input type="checkbox"/> QCN Contractor <input type="checkbox"/> Self		50	50
Electric Water Heater Pipe Insulation		<input type="checkbox"/> QCN Contractor <input type="checkbox"/> Self		50	50
Replacement Windows		<input type="checkbox"/> QCN Contractor		500	NA
Storm Windows		<input type="checkbox"/> QCN Contractor		500	NA
Duct Repair/Replacement		<input type="checkbox"/> QCN Contractor		500	NA
Duct Sealing		<input type="checkbox"/> QCN Contractor		500	NA
Central AC / Heat Pump Tune-up		<input type="checkbox"/> QCN Contractor		150	NA
HVAC Replacement		<input type="checkbox"/> QCN Contractor		250	NA
Rehabilitation Work		<input type="checkbox"/> QCN Contractor <input type="checkbox"/> Self		250	250
<b>Total Installation Cost:</b>		<b>Total Cash Incentive (\$500 max.):</b> _____			
<b>Eligibility Information</b> (Subject to program guidelines) You are eligible for: 1) A cash incentive equal to 50% of the Total Installation Cost (materials only for self installed) up to a maximum of \$500. 2) A refund of your evaluation fee (if applicable), if you spent at least \$150 on eligible efficiency improvements.			<b>Evaluation Fee Refund (\$150 max.):</b> _____ <small>If applicable. Fee varies by power company. Total installation cost must be more than \$150.</small>		
			<b>Total Cash Amount Requested:</b> _____		
<b>Financing</b>  <small>*Financing is not available in all areas and is subject to lender approval. You should obtain pre-approval for an <i>energy right</i>® loan before installing efficiency improvements. Check with your local power company or energy advisor for more information. Replacement Windows and self installed improvements are not eligible for Financing. Please see Eligible Energy Efficiency Improvements table.</small>			<b>Total Loan Amount:</b> _____ <small>If applicable</small>		
<b>Disaster Assistance Initiative</b> <small>A FEMA Home Repair Eligibility Letter (documenting FEMA approval) is required to waive the initial energy evaluation and evaluation fee, if applicable. Approval for federal assistance (FEMA/SBA) does not automatically qualify you for an <i>energy right</i>® loan. Check with your local power company or energy advisor for more information.</small>					
<b>ALL SECTIONS of this form must be completed and returned to your local power company, or its representative, along with detailed contractor invoices within 90 days of the effective date of your Agreement to Participate. Signatures are required on the back (Certifications)</b>			<b>Return This Application to:</b>		





## HVAC Tune-Up Checklist

### Customer Information

Customer Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Service Account Number: \_\_\_\_\_

### Contractor Information

Company: \_\_\_\_\_  
Service Technician: \_\_\_\_\_  
License Number: \_\_\_\_\_  
Service Date: \_\_\_\_\_

### Unit Information

Make: \_\_\_\_\_ Model: \_\_\_\_\_ Size: \_\_\_\_\_ Age: \_\_\_\_\_ TXV: Y ☐ N ☐

### Systems Checklist required for Basic Tune-up

- |                            |                            |  |
|----------------------------|----------------------------|--|
| Y <input type="checkbox"/> | N <input type="checkbox"/> | Check thermostat operation   |
| Y <input type="checkbox"/> | N <input type="checkbox"/> | Check for sequence of operation in cooling mode  |
| Y <input type="checkbox"/> | N <input type="checkbox"/> | Clean or replace air filters   |
| Y <input type="checkbox"/> | N <input type="checkbox"/> | Clean and inspect condensate drain   |
| Y <input type="checkbox"/> | N <input type="checkbox"/> | Clean and inspect evaporator coil (if accessible)      Not Accessible <input type="checkbox"/> |
| Y <input type="checkbox"/> | N <input type="checkbox"/> | Clean, inspect and lubricate evaporator coil blower motor                                      |
| Y <input type="checkbox"/> | N <input type="checkbox"/> | Inspect, clean and straighten any bent fins  |
| Y <input type="checkbox"/> | N <input type="checkbox"/> | Clean and inspect condenser coil   |
| Y <input type="checkbox"/> | N <input type="checkbox"/> | Clean, inspect and lubricate condenser coil fan motor  |
| Y <input type="checkbox"/> | N <input type="checkbox"/> | Inspect for proper breaker size and type   |
| Y <input type="checkbox"/> | N <input type="checkbox"/> | Check input voltage and current  |
| Y <input type="checkbox"/> | N <input type="checkbox"/> | Inspect electrical wiring  |
| Y <input type="checkbox"/> | N <input type="checkbox"/> | Inspect refrigerant piping for damage or leaks   |
| Y <input type="checkbox"/> | N <input type="checkbox"/> | Check unit refrigeration pressures, temperatures and refrigerant charge <sup>1</sup>           |
- Required Subcooling: \_\_\_\_\_

<sup>1</sup> Check refrigerant charge using the superheat method (non-TXV systems) or the subcooling method (TXV systems). For superheat method, charge to within  $\pm 5^{\circ}\text{F}$  of the OEM recommended charge. For the subcooling method, charge to within  $\pm 3^{\circ}\text{F}$  of the OEM recommended charge.

### Signatures

Technician Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Customer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# Invoicing Requirements for Quality Contractor Network

ALL INVOICES MUST INCLUDE:

- Customer name, customer phone number, and customer address
- QCN name and QCN number
- Installation date
- Itemized cost for each installed measure

Below are additional documentation requirements for specific installed measures.

## Air Sealing

- Locations sealing is performed (e.g., attic, crawlspace, floor, moldings, recessed lights, doors, windows)
- Type (e.g. caulk, weather stripping, blocking, foam, glazing)
- Square feet of attic or crawlspace

## Knee Wall Insulation

- Coverage area (square feet)
- Type of insulation installed
- Final R-value (R-18 or greater)

## Attic Insulation/Ventilation

- Initial thickness (inches)
- Coverage area installed (square feet)
- Installed thickness (inches)
- Final R-value
- Square footage and type of ventilation added
- Type of insulation installed (cellulose, fiberglass.....)

## Floor or Perimeter Insulation and Vapor Barrier

- Location of added insulation
- Coverage area (square feet)
- Type of insulation (batts or blown) or ground cover (mil thickness) added
- Inches added
- Installed R-value

## Electric Water Heater Wrap/Water Pipe Insulation

- R-value of wrap added (minimum R-6)
- Number of water heaters insulated
- Feet of pipe insulated

## Replacement Windows

- Replacement U-factor (minimum Energy Star)
- Replacement SHGC (minimum Energy Star)
- Total quantity installed
- Total square feet installed

## Storm Windows

- Total quantity installed
- Total square feet installed

## Duct Sealing/Repair/Replacement

- Location of work
- Detailed description of work performed

## HVAC Replacement

- Package or split system
- Replacement system Brand
- Condenser model number
- Coil model number
- SEER
- EER
- HSPF (for heat pumps)
- Tons
- Detail on work or modifications performed on duct system
- Total system replacement cost

## HVAC Tune-Up

- Completed HVAC Tune-Up Checklist

## Rehabilitation Work

*Limited to broken glass, glazing, prime door replacement, removal of attic fan and resulting repair, reinstallation of knee wall or floor insulation*

- Type of work performed
- Location of work

**energy right®**  
**Key Contact List**

<b>CONTACT CENTER</b>		<b>Territory</b>	<b>Email</b>	<b>Number</b>
CSG-Direct Scheduling		ALL		<b>1-866-441-1430</b>
<b>CSG Team</b>		<b>Territory</b>	<b>Email</b>	<b>Number</b>
Bruce Teal, VP Southeastern Regional		ALL	bruce.teal@csggrp.com	615-579-3632
Dan Ridings, Program Manager		ALL	dan.ridings@csggrp.com	615-497-5215
Mary Badino, Field Service Manager		ALL	mary.badino@csggrp.com	615-715-0541
Wes Soward, Field Service Supervisor		ALL	wes.soward@csggrp.com	865-202-6413
Tommy Marr, Account Manager		Alabama	tommy.marr@csggrp.com	256-200-6131
Andrew Prince, Account Manager		Kentucky	andrew.prince@csggrp.com	615-715-0879
Jonathan Smith, Account Manager		Middle TN	jonathan.smith@csggrp.com	615-715-0008
Eddie Gray, Account Manager		Mississippi	eddie.gray@csggrp.com	615-887-6741
Robert Lynn, Account Manager		Northeast TN	robert.lynn@csggrp.com	615-403-1669
Terry McIntosh, Account Manager		Southeast TN	terry.mcintosh@csggrp.com	615-202-1204
Brian Cox, Account Manager		West TN	brian.cox@csggrp.com	731-358-9289
Bill Jenkins, Network Manager		ALL	bill.jenkins@csggrp.com	615-364-6459
Lindsay Sanders, Contact Center Supervisor		ALL	denise.phelps@csggrp.com	615-349-1081
Mandy Faulk, Administrative Finance Manager		ALL	mandy.faulk@csggrp.com	615-349-1082
Pamela Briggs, Administrative Assistant		ALL	pamela.briggs@csggrp.com	615-349-1097
Tonya McCulla, Administrative Assistant		ALL	tonya.mccullah@csggrp.com	615-973-5504
Tom Horesh, Technical Director		ALL	tom.horesh@csggrp.com	615-414-8328
Jon Lowrance, Technical Support		ALL	jon.lowrance@csggrp.com	615-715-0884
Aaron Catron, Technical Support		ALL	aaron.catron@csggrp.com	615-349-1095
Dave Ott, Technical Support		ALL	dave.ott@csggrp.com	615-349-1064
<b>TVA Team</b>				
Cindy O'Reilly, Consumer & Small Business Manager		ALL	cjoreilly@tva.gov	615-232-6755
Lisa Haislip, Product Manager (IHEE Co-Lead, New Homes, Manufactured Homes)		ALL	lahaislip@tva.gov	615-232-6914
Ginger Lawyer, Product Manager (IHEE Co-Lead, Heat Pumps, Self Audit, Advertising)		ALL	gglawyer@tva.gov	615-232-6684
Linda Butler, Analyst (Invoicing)		ALL	lgbutler@tva.gov	615-232-6851
Elizabeth Moore, Analyst (Financing, Reporting)		ALL	eamoore@tva.gov	615-232-6717
Todd Thompson, Residential Trade Ally Manager		ALL	jtthompson@tva.gov	615-406-1437
Robby Jones, Alabama Delivery Manager		Alabama	jrjones@tva.gov	256-430-4844
Timothy Hughes, Kentucky Delivery Manager		Kentucky	thughes1@tva.gov	270-846-7026
Dustine Roberts, Middle TN Delivery Manager		Middle TN	dwroberts@tva.gov	615-232-6024
David Sparks, Mississippi Delivery Manager		Mississippi	dsparks0@tva.gov	662-338-3181
Les Hartman, Southeast Delivery Manager		Southeast TN	lhhartman@tva.gov	423-876-4116
Candyce Hitchcock, Northeast Delivery Manager		Northeast TN	clhitchcock@tva.gov	865-673-2272
Denise Watts, West TN Delivery Manager		West TN	mdwatts@tva.gov	901-577-2611
<b>Regions Team</b>				
Sara Taylor, Manager		ALL	sara.taylor@regions.com	205-560-3043
Warnette Core, Loan Processing		ALL	warnette.core@regions.com	205-560-3936
TVA Contact		ALL	tva.correspondence@regions.com	800-727-2931

07/12/2010



### **In-Home Energy Evaluation (IHEE)**

**Below is an example of materials that may be included in the customer packets for each IHEE participant. Please contact your District Delivery Manager for electronic versions of these materials.**

- Evaluation Report
- IHEE Customer Fact Sheet
- Tax Credit Fact Sheet
- IHEE Agreement to Participate-Financing (*Consumer*)
- IHEE Loan Application (*Consumer*)
- IHEE Incentive Application Form(s) (*Consumer/QCN*)
- QCN List
- Power Distributor brochures/materials

# Tax credits for energy-efficient homes and products



Federal tax credits are available for products purchased and installed in existing homes between January 1, 2009, and December 31, 2010. (For new homes the credit ends December 31, 2009.) The table below summarizes products that may qualify for tax credits.

Product	Tax Credit Available to:	Estimated Tax Credit	Maximum Credit
Exterior windows	Homeowner	30% (materials cost only)	\$1,500
Skylights	Homeowner	30% (materials cost only)	\$1,500
Exterior doors	Homeowner	30% (materials cost only)	\$1,500
Metal roofs	Homeowner	30% (materials cost only)	\$1,500
Insulation	Homeowner	30% (materials cost only)	\$1,500
Central air conditioning	Homeowner	30% (materials and labor)	\$1,500
Heat pump	Homeowner	30% (materials and labor)	\$1,500
Ground-source heat pump	Homeowner	30% (materials and labor)	N/A*
Water heater	Homeowner	30% (materials and labor)	\$1,500
Gas, oil, propane furnace or hot water boiler	Homeowner	30% (materials and labor)	\$1,500
Advanced main air circulating fan	Homeowner	\$50 (materials and labor)	\$50
Energy-efficient appliances	Manufacturer	Varies based on efficiency	Varies
Energy-efficient new homes* (ends December 31, 2009)	Builder	\$2,000	\$2,000
Energy-efficient manufactured homes	Manufacturer	\$1,000 – \$2,000	\$2,000
Solar water heating	Homeowner	30% (materials and labor)	N/A*
Photovoltaic systems	Homeowner	30% (materials and labor)	N/A*

\* Installed after December 31, 2008, not subject to cap.

## FEDERAL TAX CREDITS FOR ENERGY EFFICIENCY

### What is a tax credit?

To figure a tax credit, you calculate the amount of tax you would owe just as you always do, then you subtract the amount of the credit from what you owe. Thus the tax credit is a direct reduction in the amount of tax you pay.

### What is the difference between a tax credit and a tax deduction?

A tax deduction simply reduces the amount of income on which your tax is computed. It lowers your taxable income, which is the base figure you use to calculate your tax liability.

### Where can I learn more about the tax credits?

#### GENERAL INFORMATION

- [www.energytaxincentives.org](http://www.energytaxincentives.org)

#### SITE-BUILT HOMES

- [www1.eere.energy.gov/buildings/building\\_america/](http://www1.eere.energy.gov/buildings/building_america/)
- [www.irs.gov](http://www.irs.gov)
- [www.natresnet.org](http://www.natresnet.org)

#### MANUFACTURED HOMES

- [www.energystar.gov](http://www.energystar.gov)
- [www.irs.gov](http://www.irs.gov)

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# Existing homes:

## Heating and cooling systems and water heaters



**Federal tax credits make it more economical than ever to install energy-efficiency measures in your home. This fact sheet explains how the tax credit works for owners of existing homes and which types of equipment are covered.**

### **How does it work?**

- The credit is available for systems placed in service from January 1, 2009, through December 31, 2010.
- Homeowners who install highly efficient heating, cooling, and water heating equipment can take a tax credit of 30 percent of the cost of materials and labor when they buy qualifying equipment (see below).
- There is a \$1,500 cap on the credit per home. However, some measures are not subject to the cap.

### **What types of high-efficiency equipment are eligible for the tax credit?**

- Gas, oil, and propane furnaces and boilers
- Central air conditioning units, air-source and ground-source heat pumps
- Dual-fuel or hybrid systems (must meet efficiency requirements of both gas and electric systems)
- Fans for heating and cooling systems
- Some water heaters, including heat-pump water heaters
- Biomass stoves for space or water heating

### **Is this credit available for homes under construction?**

According to the Internal Revenue Service (IRS), equipment is eligible if installed in a

home occupied by a taxpayer as the principal residence. This implies that equipment in new homes is not eligible since it is generally installed before the home is occupied. However, efficient equipment in a new home may help the homeowner qualify for the new homes tax credit.

### **How do I qualify for the tax credit?**

The IRS requires manufacturers to certify specific products as eligible. The homeowner needs to obtain a copy of this certification from the retailer, installer, or manufacturer (or its website) when buying energy-efficiency products. Certifications need not be submitted to the IRS but should be kept on file with other tax records. Only modifications placed in service in 2009 and 2010 are eligible, with the exception of ground-source heat pumps. Additional information is available at [www.irs.gov](http://www.irs.gov).

### **What are the efficiency requirements for the systems?**

The requirements are listed below. You may also consult the manufacturer or retailer to help you determine whether a specific product qualifies.

#### **FURNACES**

- Natural gas or propane: annual fuel use efficiency (AFUE) of 95 or higher
- Oil: AFUE of 90 or higher

## FEDERAL TAX CREDITS FOR ENERGY EFFICIENCY

### BOILERS

- Gas, propane, or oil hot-water boilers: AFUE of 90 or higher

### CENTRAL AIR CONDITIONING UNITS

The seasonal energy efficiency ratio (SEER) measures performance throughout the cooling season, and the energy efficiency ratio (EER) measures performance on a very hot day. Systems must meet the highest-tier standards of the Consortium for Energy Efficiency (CEE).

- Split systems (separate indoor and outdoor units): minimum SEER of 16 and EER of 13.
- Single-package systems: minimum SEER of 14 and EER of 12.

### AIR-SOURCE HEAT PUMPS

Systems must meet the highest-tier standards of the CEE.

- Split systems (separate indoor and outdoor units): minimum SEER of 15, EER of 12.5, and heating seasonal performance factor (HSPF) of 8.5
- Single-package systems: minimum SEER of 14, EER of 12, and HPF of 8

### GROUND-SOURCE HEAT PUMPS

Ground-source heat pumps are eligible for a tax credit of 30 percent of the installed cost with no cap.

- Must meet the following Energy Star® criteria and include a desuperheater (a pre-heater for a water heater) or an integrated water heating system
- Closed-loop systems: minimum 14.1 cooling EER and 3.3 heating coefficient of performance (COP)

- Open-loop systems: minimum 16.2 EER and 3.6 COP
- Direct-expansion systems: minimum 15 EER and 3.5 COP

### FANS FOR HEATING AND COOLING SYSTEMS

- Fan must use no more than 2 percent of total heating system energy use, as defined by Department of Energy test procedure.

### WATER HEATERS

- Gas, oil, or propane: minimum energy factor (EF) of 0.82 or thermal efficiency of at least 90 percent. The only current models meeting this standard are tankless water heaters and some systems that combine both space and water heating.
- Electric heat-pump water heaters: minimum EF of 2.0

### BIOMASS STOVES

- Stoves for space or water heating must have a thermal efficiency rating of at least 75 percent.

### Where can I learn more about qualifying products?

- [www.energytaxincentives.org](http://www.energytaxincentives.org)
- [www.energystar.gov](http://www.energystar.gov)
- [www.ahrinet.org](http://www.ahrinet.org) (click on Obtain Energy Efficiency Tax Credits)
- [www.ahridirectory.org](http://www.ahridirectory.org)
- [www.aceee.org/energy](http://www.aceee.org/energy) (click on Federal Tax Credit and Incentive Information)
- [www.cee1.org](http://www.cee1.org) (click on Residential)
- [www.geoexchange.org](http://www.geoexchange.org) (ground-source heat pumps)

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# Weatherization of existing homes



Federal tax credits make it more economical than ever to install energy-efficiency measures in your home. Weatherization improvements prevent heat from escaping and air from entering, helping you save energy and money. This fact sheet explains which weatherization measures are covered and how the tax credit works.

## Who is eligible?

Owners of existing homes.

## How does it work?

- The credit is available for measures or systems placed in service from January 1, 2009, through December 31, 2010.
- For some measures, such as insulation, the taxpayer can take a credit of up to 30 percent of the cost of materials.
- There is a \$1,500 cap on the credit per home, including the amount used for heating and cooling equipment. However, some measures are not subject to the cap.

## Which energy efficiency measures are eligible for the tax credit?

- Adding insulation to walls, ceilings, or other parts of the building envelope
- Replacing windows and skylights
- Installing new external doors
- Sealing cracks in the building shell and ducts
- Installing a pigmented metal roof

The homeowner can claim a credit for the cost of materials, such as insulation, windows, and sealants.

## What are the efficiency requirements for the modifications?

- When adding insulation, the duct sealing and infiltration reduction measures must meet the requirements of the 2009 International Energy Conservation Code (IECC).
- Replacement windows, exterior doors, and skylights must be equal to or below a U-factor of 0.30 and a solar heat gain coefficient (SHGC) of 0.30.
- Pigmented metal roof coatings must meet Energy Star® requirements.

If you're not sure whether a specific product qualifies, the manufacturer or retailer can help you determine that.

## How do I qualify for the tax credit?

The Internal Revenue Service (IRS) requires manufacturers to certify specific products as eligible. The homeowner needs to obtain a copy of this certification from the retailer, installer, or manufacturer (or its website) when buying energy-efficiency products. Certifications need not be submitted to the IRS but should be kept on file with other tax records. Only measures placed in service in 2009 and 2010 are eligible. Additional information is available at [www.irs.gov](http://www.irs.gov).

## Where can I learn more about qualifying products?

### GENERAL INFORMATION

- [www.energytaxincentives.org](http://www.energytaxincentives.org)

### ADDED INSULATION

- [www.eere.energy.gov/consumer/tips/insulation.html](http://www.eere.energy.gov/consumer/tips/insulation.html)
- [www.naima.org](http://www.naima.org)

### REPLACEMENT WINDOWS

- [www.eere.energy.gov/consumer/tips/windows.html](http://www.eere.energy.gov/consumer/tips/windows.html)
- [www.aceee.org/consumerguide/envelope.htm](http://www.aceee.org/consumerguide/envelope.htm)
- [www.efficientwindows.org/](http://www.efficientwindows.org/)
- [www.nfrc.org/windowshop/](http://www.nfrc.org/windowshop/)

### DUCT SEALING

- [www.energystar.gov/index.cfm?c=home\\_improvement.hm\\_improvement\\_ducts](http://www.energystar.gov/index.cfm?c=home_improvement.hm_improvement_ducts)

### AIR INFILTRATION REDUCTION

- [www.energystar.gov/index.cfm?c=home\\_sealing.hm\\_improvement\\_sealing](http://www.energystar.gov/index.cfm?c=home_sealing.hm_improvement_sealing)
- [www.eere.energy.gov/consumer/tips/air\\_leaks.html](http://www.eere.energy.gov/consumer/tips/air_leaks.html)

### HOME ENERGY RATINGS AND RELATED SERVICES

- [www.natresnet.org/programs/providers/directory.htm](http://www.natresnet.org/programs/providers/directory.htm)

### QUALIFYING ROOFS

- [www.energystar.gov/index.cfm?c=roof\\_prods.pr\\_roof\\_products](http://www.energystar.gov/index.cfm?c=roof_prods.pr_roof_products)

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