



The Energy Loan Program is a Fannie Mae special product developed to provide Classic Home Improvement Product Customers with an unsecured finance option for specified energy efficient home improvements starting at a minimum loan of \$2500 and up. In the interest of consumer protection, Fannie Mae requires its approved lenders to undertake a contractor screening processes. The Energy Loan is available through only a select fee approved Fannie Mae lenders such as Classic Home Improvement Products, Inc.

Since 1995, Viewtech has processed over \$250 million in financing for several major utilities and governmental agencies who sponsor and promote energy efficient financing. Viewtech is the most experienced lender with utility-sponsored programs in the nation, employing our proprietary loan origination and servicing system with internet-enabled customer service features. Viewtech was instrumental in the development of contractor quality control standards and processes; developing unique and proprietary quality control techniques specific for service-conscious utilities.

The Fannie Mae Approved Eligible Financing Improvements provided by Classic Home Improvement Products Inc. are:

- Retractable Screen Doors "Classified as a Shading Device"
- Motorized Power Screens "Classified as a Shading Device"
- Manual Drop Screens "Classified as a Shading Device"
- Interior Plantation Shutters "Classified as a Shading Device"
- Exterior Functional Storm Shutters "Classified as a Shading Device"
- Exterior Rolling Security/Storm Shutters "Classified as a Shading Device"
- Awnings (Fixed or Retractable) "Classified as a Shading Device"
- Blinds "Classified as a Shading Device"
- Shades "Classified as a Shading Device"
- Window Treatments "Classified as a Shading Device"

The application (2 pages) process follows on the next page:



5109-D East La Palma Ave., Anaheim, CA 92807

Phone: 888-621-5511

Fax: 888-681-5511

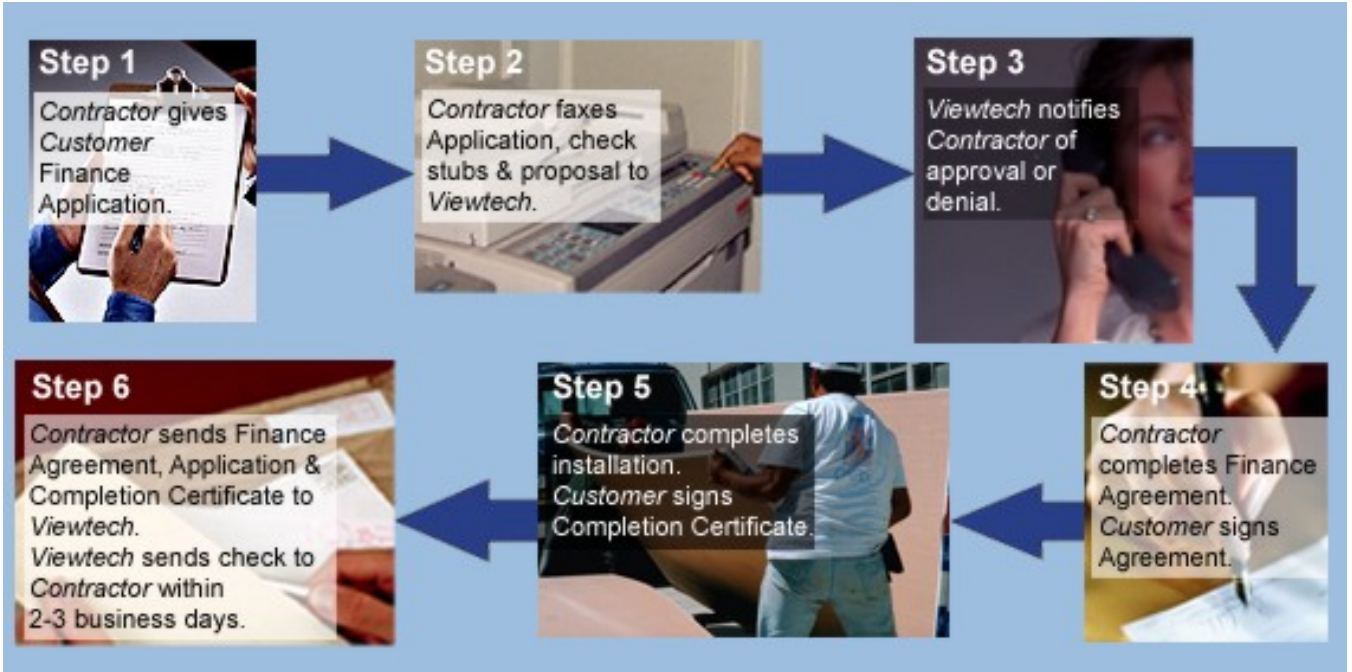
E-mail: tmcfarland@viewtechfinancialservices.com

Energy Efficiency Financing



Approved  **FannieMae.** lender





5109-D East La Palma Ave., Anaheim, CA 92807

Phone: 888-621-5511

Fax: 888-681-5511

E-mail: tmcfarland@viewtechfinancialservices.com

Energy Efficiency Financing



Approved  **FannieMae.** lender



The Gas Company Sponsored Home Energy Upgrade Financing Program

INSTRUCTIONS: Please thoroughly read the "Terms and Conditions" on the reverse side of this form before completing this "Financing Application". Complete Sections 1,2, and 3. Ensure that all information given is accurate and correct. If a question is not applicable please note by "N/A".

NOTE: YOU MAY APPLY FOR A SEPARATE ACCOUNT EVEN IF YOU ARE MARRIED

Please print in ink

Contractor Name _____

Installed Measures _____

SECTION 1: Applicant Information

Name: Last _____ First _____ MI _____ Birth Date _____

Mailing Address: _____ Street _____ City _____ State _____ Zip Code _____

Installation Address: _____ Street _____ City _____ State _____ Zip Code _____

Gas Co. Account Number (At installation site) _____ Social Security Number _____ Home Phone () _____ Work Phone () _____

Type of Residence Owner Occupied Primary Residence/Second Home Investment (Rental)

No. Of Units at Installation Address: Single Family Two units More than two units

Mortgage Holder _____ Monthly Mortgage Payment _____ Mortgage Balance _____ Current Value of Home _____

Previous Address: _____ Street _____ City _____ State _____ Zip Code _____

Applicant's Employer Name _____ Address: Street _____ City _____ State _____ Zip Code _____

Applicant's Employer Phone () _____ Applicant's Position or Job Title _____ Applicant's Gross Salary * \$ _____ Employment Date ____/____/____
Monthly____ Hourly____ Weekly____ Annually____

***Alimony, child support or separate maintenance income need not be revealed if you do not have it considered as a basis for repaying this obligation.**

Applicant Employment Status Full Time Employee Part Time Employee/Contract Self-Employed
Other Sources of Income _____ \$ _____
_____ \$ _____

Is the Applicant or Co-Applicant employed by the installing contractor?
 Yes No Total Combined Liquid Assets (cash, bonds, CD's, stocks)
\$ _____

Total Amount Requested \$ _____ Down Payment \$ _____ Term: (1-12) *Restrictions Apply, ____ YEARS

9.9% BUYDOWN 6 MONTH SAC 12 MONTH SAC 90 DAYS DEFERRED (interest accrues)

SECTION 2: Co-Applicant Information

Co-Applicant Name: Last _____ First _____ MI _____ Birth Date _____

Co-Applicant Mailing Address: _____ Street _____ City _____ State _____ Zip Code _____

Co-Applicant Utility Name _____ Social Security Number _____ Home Phone () _____ Work Phone () _____

Co-Applicant's Employer Name _____ Address: Street _____ City _____ State _____ Zip Code _____

Co-Applicant's Employer Phone () _____ Co-Applicant's Position or Job Title _____ Co-Applicant's Gross Salary * \$ _____ Employment Date ____/____/____
Monthly____ Hourly____ Weekly____ Annually____

***Alimony, child support or separate maintenance income need not be revealed if you do not have it considered as a basis for repaying this obligation.**

Co-Applicant Employment Status Full Time Employee Part Time Employee/Contract Self Employed

SECTION 3: Applicant Signature(s) Release Authorization

I/we have read both sides of this "Financing Application" Quality Assurance and "Terms and Conditions" for the financing and by signing below, I/we agree to be bound by the requirements and provisions herein and therein. By signing below, I/we certify that the information I/we have given is true and complete to the best of my/our knowledge. I/we authorize the lender of choice to verify any of the information given about me/us and obtain information from my/our employer(s) and to obtain credit reports in connection with this application for financing and for any update, renewal or extension of the financing received. **THIS APPLICATION MAY BE SUBMITTED TO MORE THAN ONE POTENTIAL LENDER.**

X _____
Applicant Date

X _____
Co-Applicant Date

Driver's License Number for Applicant _____

Driver's License Number for Co-Applicant _____

Quality Assurance

As your financing source the lender of choice strives to maintain a high standard of quality with our financing transactions. Please take a moment to read and initial this page:

- You (and the co-applicant, if applicable) received the contractor's "Notice of Right to Cancel".
- Your contractor did not promise any specific energy savings not supported by manufacturer's literature.
- Your contractor is not the only participating contractor. Your contractor is not an exclusive representative of the financing program, and you understand you can choose to get multiple bids.
- Your contractor has provided a list of everything you are purchasing and all services to be provided, including the total sale price and all taxes.

General Term Sheet

The purpose of this General Term Sheet, also referred to as "Terms and Conditions" is to familiarize the Applicant with the substantive contents of the Retail Installment Contract the Financing Program.

Qualifying Equipment - Equipment That Can Be Financed (*Some Restrictions Apply)

Any equipment used for replacement windows and patio doors, entry doors, central heating, ductwork and cooling systems, water heating systems, insulation, siding, roofing and solar is eligible for financing. In conjunction with other work, some major appliances may also qualify for financing.

Terms

Financing terms are restricted based on amount financed. See below for maximum financing terms:

- Principal Financed, minimum \$1000 but less than \$5000 – Minimum 5 Years * Some Restriction Apply
- Principal Financed \$5000 or greater - Maximum Term 10 Years
- Principal Financed \$7500 or Greater- Maximum Term 12 Years

Payments

The amount and due date of payments will be determined at the time of each credit approval. Payments will be made using a monthly billing statement. You must still make payments even if you do not receive a monthly statement.

Default

You will be in default if you do not make a payment of the amount required when it is due or if you break any promise you made under the Retail Installment Contract. You will be in default if you make false or misleading statements in any credit application or update of credit information.

When you are in default, Seller or its assign(s) may demand immediate payment of the entire unpaid principal balance plus accrued but unpaid finance charges or any other charges under the Retail Installment Contract. Seller or its assign(s) or contractor(s) may exercise any other rights given by law when you are in default.

Canceling or Changing This Program

The lender can cancel the entire Financing Program or any part of this Financing Program at any time. In the event the Program is canceled in whole or in part after you complete this Financing Application but before you sign a Retail Installment Contract, the Seller is under no obligation to provide financing under the Program terms, or under any other terms.

Joint Accounts

Each applicant who signs the Retail Installment Financing Contract will be individually and jointly responsible for paying the entire amount owed under the Retail Installment Contract. Seller or its assign(s) can enforce its rights under the Retail Installment Contract against any one or more Applicants.

Updating Information

If the lender is assigned the Retail Installment Contract, you promise that you will notify the lender in writing within 30 days if you move, or change your name. Seller and its assign(s) can delay enforcing any of its rights any number of times without losing its rights. If any terms or provisions of the Retail Installment Contract are found to be unenforceable, the other terms will remain in effect.

Installation Verification

The installation of financed measures may be verified by the lender or a designated contractor to ensure guideline compliance. In the event that your property is selected for verification of installation, an authorized representative or agent will contact you to schedule a mutually convenient time to perform this verification.

IF YOU HAVE ANY QUESTIONS REGARDING THE APPLICATION PROCESS, INTEREST RATES OR CREDIT APPROVAL, PLEASE CALL:

VIEWTECH FINANCIAL SERVICES

Phone: 888-621-5511

Fax: 888-681-5511

5109 E. La Palma Ave. Suite D

Anaheim, CA 92807