

## RESIDENTIAL ENERGY EFFICIENCY LOAN PROGRAM

### AVAILABILITY

Subject to the Terms and Conditions of the Tariff of which it is a part, this program shall allow Customers installing energy-efficiency measures under an energy efficiency program offered by the Company and approved by the Commission ("Participating Customers") to borrow all or a portion of the Customer's share of the installed cost of the energy-efficiency measures ("Customer Loan Amount") through an additional charge on their monthly electric service bill issued by the Company. It is available to Participating Customers who meet the following qualifications:

1. The Customer must own the residential property where the energy-efficiency measures are installed; and
2. The Customer must have an active Delivery Service account with the Company for the property where the energy-efficiency measures are installed and receive Delivery Service under Residential Delivery Service Rate R or Residential Time-of-Day Delivery Service Rate R-OTOD; and
3. The Customer must have a Fair Isaac and Company ("FICO") credit score of 680 or higher; and
4. The Customer must have good credit with the Company, which is defined as a Customer that has not received a disconnect notice from the Company during the twelve months preceding the Customer's request for service under this program; and
5. The Customer Loan Amount must be greater than or equal to \$500 and less than or equal to \$20,000~~7,500~~ and must not exceed the Customer's share of the installed cost of the energy-efficiency measures installed under the Company's approved energy-efficiency program.

At its sole discretion, the Company shall determine eligibility for service under this program subject to the availability of program funds. Loan amounts greater than \$7,500 are dependent upon the availability of funds from the New Hampshire Community Development Finance Authority.

Any Customer taking service under this program must remain a Delivery Service Customer of the Company at the residential property where the energy-efficiency measures are installed. In the event the Customer does not remain a Delivery Service Customer of the Company at the residential property where the energy-efficiency measures are installed, any remaining charges under this program shall immediately become due and payable.

Issued: ~~July 2, 2010~~ April 20, 2012

Issued by: Gary A. Long

Effective: ~~July 1, 2010~~ May 20, 2012

Title: President and Chief Operating Officer

## CUSTOMER LOAN AGREEMENT

Participating Customers shall be required to execute a separate Customer Loan Agreement which will specify the fixed monthly charge and the terms of the payment period. A Customer can choose to pay the remaining balance owed to the Company at any time. A late payment charge as described in the Terms and Conditions for Delivery Service section of the Company's Tariff is applicable to the monthly charges rendered under this program. Participating Customers are not subject to disconnection of electric service for nonpayment of the charges under this program.

The Customer Loan Amount shall be paid to the Company by the Participating Customer through a fixed monthly charge applied over a term of months as established in the Customer Loan Agreement. Participating Customers may specify the repayment term of the Customer Loan Amount subject to the maximum repayment term limitations as specified below:

<u>Customer Loan Amount</u>	<u>Maximum Repayment Term (in Months)</u>
Greater than or equal to \$500 and less than or equal to \$2,000	24
Greater than \$2,000 and less than or equal to \$3,000	36
Greater than \$3,000 and less than or equal to \$4,000	48
Greater than \$4,000 and less than or equal to \$5,000	60
Greater than \$5,000 and less than or equal to \$6,000	72
Greater than \$6,000 and less than or equal to \$7,500	84
Greater than \$7,500 and less than or equal to \$10,000	96
Greater than \$10,000 and less than or equal to \$15,000	108
Greater than \$15,000 and less than or equal to \$20,000	120

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