



# Home Energy Efficiency Loan Agreement

Agreement no. \_\_\_\_\_

**PART I**

(hereinafter called the "Owner"),  
— and —  
MANITOBA HYDRO,

OF THE FIRST PART  
  
OF THE SECOND PART

**Contractor information**

Location of Building where work to be undertaken ( <i>hereinafter called the "Building"</i> )			
Primary Contractor/Retailer name <b>GREEN BRAND INC</b>		Phone no. <b>204-414-9444</b>	
Primary Contractor/Retailer mailing address 1235 CORYDON AVENUE	City/town WINNIPEG	Province MANITOBA.	Postal code R3M 0X6
Description of work			

**Building description**

Type of Building ( <i>check one only</i> )		
<input type="radio"/> single detached	<input type="radio"/> side-by-side	<input checked="" type="radio"/> duplex ( <i>upper and lower units</i> )
<input type="radio"/> tri-plex/four-plex	<input type="radio"/> row house/town house	<input type="radio"/> mobile home on permanent foundation
No. of stories ( <i>check one only</i> )	Size of Building	Construction year of Building
<input type="radio"/> one <input checked="" type="radio"/> one and a half <input type="radio"/> two <input type="radio"/> three	_____ sq. ft.	_____
Primary space heating ( <i>check principal method only</i> )		Existing heating system efficiency
<input checked="" type="radio"/> electric <input checked="" type="radio"/> natural gas <input type="radio"/> wood <input type="radio"/> oil		_____ %
<input type="radio"/> other ( <i>specify</i> ):		

**Summary of costs**

Fill in the costs below when PART II of the Loan Agreement has been completed. **Costs should include ALL applicable taxes.**

<b>Total material cost</b>	\$ _____
<b>Total labour cost</b>	\$ _____
<b>Total cost of the work</b>	\$ _____
<b>TOTAL COST TO BE FINANCED</b> <i>(not including finance charges)</i>	\$ _____

**Financing agreement**

The Owner and Manitoba Hydro (MH) agree as follows:

- MH will advance to the Primary Contractor or Retailer named above the Total Cost to be Financed, in the amount of \$ \_\_\_\_\_, upon receipt of the Completion Certificate signed by the Owner. The Owner confirms that three quotes have been obtained for the work prior to this loan application [Owner's initials \_\_\_\_\_]; or the Owner has chosen not to obtain three quotes despite recommendation by MH [Owner's initials \_\_\_\_\_].
- The Owner will repay said amount to MH plus financing charges of \$ \_\_\_\_\_ by **60** equal consecutive monthly payments of \$ \_\_\_\_\_, calculated at the true annual rate of **4.8**% per annum on the declining monthly balance.

**TOTAL AMOUNT TO BE REPAYED BY OWNER, INCLUDING FINANCIAL CHARGES:** \$ \_\_\_\_\_

- The Terms and Conditions set forth on the reverse of this Agreement form part of this Agreement.
- The Owner represents as follows:

<b>Credit information</b>		Manitoba Hydro account no.	Credit approval no.	
Present mailing address ( <i>house no., street, box no., etc.</i> )				How long at this address?
Email		Previous mailing address ( <i>if less than 5 years at present address</i> )		
Owner's employer or business	Business address	Position held	How long?	Annual income (\$)
Joint owner's employer or business	Business address	Position held	How long?	Annual income (\$)
<b>Other loans and obligations of owners</b>	<b>Address of lender</b>		<b>Amount owing (\$)</b>	<b>Monthly payments (\$)</b>
1st mortgage				PIT
2nd mortgage				PIT
Others				
Title to building in the name of				
Name of fire insurance company			Amount of insurance (\$)	

- For the purpose of processing an application for credit pursuant to the *Personal Investigations Act*, the Owner hereby authorizes MH to investigate the Owner's credit record and to make such other enquiries as are considered necessary.
- The Owner hereby charges all right, title, and interest, in the Building with the performance of the Owner's obligations under this Agreement and hereby consents to the registration by MH of a Caveat against the title to such Building to protect the charge created by this Agreement. The Owner represents that the execution, delivery, and performance, of this Agreement does not conflict with, result in any breach of, or constitute a default under, any other agreement or instrument to which the Owner is a party or is otherwise bound, or, if so bound, that the consent or approval of any other party to permit the above-mentioned encumbrance of the Building has been obtained. The Owner shall supply to MH, upon request, evidence satisfactory to MH, of any such consent or approval. Upon payment in full by the Owner of the Total Cost to be Financed and fulfillment of all the Owner's requirements to MH's satisfaction, MH will, upon demand, execute such documents as are necessary to discharge the Caveat from the title [Owner's initials \_\_\_\_\_].
- The Owner agrees that MH may use the information contained in this form for the purposes of determining eligibility of the Owner for MH's programs, planning and administering MH's other programs, and providing eligibility and other information to the Owner, including surveys and newsletters, respecting MH's programs [Owner's initials \_\_\_\_\_].
- The Owner has read and accepts the Terms and Conditions on the reverse side of this Agreement identified as the Home Energy Efficiency Loan Terms and Conditions.**

Dated \_\_\_\_\_ 20\_\_\_\_\_

Signature of Witness	Signature of Owner
MANITOBA HYDRO	Owner name (please print)
Per: _____ Authorized Signing Officer (for office use only)	Signature of Owner
Witness name (please print)	Owner name (please print)

This personal information is being collected under the authority of s. 36 of *The Freedom of Information and Protection of Privacy Act* as the information relates directly to and is necessary for a service, program or activity of Manitoba Hydro. The purpose is to administer the Home Energy Efficiency Loan Program, update customer account information and acquire specific related upgrade information to calculate energy demand impacts. Other uses and disclosures may be to participating suppliers, electronic system for program tracking, external collection agencies for recovering delinquent accounts, external auditors as part of a sample audit, government entities for reporting purposes and Manitoba Hydro employees on a "need to know" basis. It is protected by the Protection of Privacy provisions of *The Freedom of Information and Protection of Privacy Act*. If you have any questions about the collection, use or disclosure of the personal information provided in this form, contact the Program Coordinator at Manitoba Hydro, Home Energy Efficiency Loan, 360 Portage Ave., Winnipeg, MB R3C 0G8 or phone 1-888-624-9376.