



Columbia Water & Light Home Performance Loan Application

Address of improvements _____

APPLICANT'S INFORMATION

Name _____

Address of residence _____

Phone number _____

E-mail address _____

Employer _____

Occupation _____

Monthly income _____

Full name of spouse _____

CO-APPLICANT'S INFORMATION

Name _____

Daytime phone number _____

E-mail address _____

Employer _____

Occupation _____

Monthly income _____

Please return application to Home Performance Loan Dept., Columbia Water & Light, P.O. Box 6015, Columbia, MO, 65205, drop off application at 701 E. Broadway, 4th floor, email form to efficiency@CoMo.gov or fax form to 573-443-6875, Attn: Home Performance Loan Dept. (Please fill out the attached credit history page.)

I (we) the undersigned, hereby certify the above information to be true, accurate, and complete to the best of my (our) knowledge. I (we) understand that by accepting this loan, we will be providing a second mortgage on my (our) home with the Deed of Trust belonging to the City of Columbia.

Applicant's Signature

Date

Co-Applicant's Signature

Date

SUBORDINATION

If you sell your house, you will be required to pay off the Home Performance Loan.

If you are refinancing your mortgage for a lower interest rate, shorter loan term, in order to maintain ownership of the home or borrow more money for an improvement project, you could be eligible for subordination. A copy of the customer's current credit score, the appraisal used for refinancing and a copy of the mortgage application will need to be submitted. A committee that meets before the tenth day of each month will review the subordination requests to determine if a customer is eligible. Requesting subordination of your Home Performance Loan generally takes at least two months. Please contact us if you have any questions about subordination.

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FOR OFFICE USE ONLY

Finance Dept. Signature _____ Loan Requested For: _____

Date Approved _____ Amount _____

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Columbia Water & Light

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Assets/Liabilities

[This sheet to be returned to applicant(s) upon signing loan papers]

ASSETS

Checking Account Number(s)	Location	Name on Account	Value
_____	_____	_____	\$ _____
Savings Account Number(s)	Location	_____	\$ _____
_____	_____	_____	\$ _____
Other Asset/Account number	Location	_____	\$ _____
_____	_____	_____	\$ _____
Other Asset/Account number	Location	_____	\$ _____
_____	_____	_____	\$ _____
Other Asset/Account number	Location	_____	\$ _____
_____	_____	_____	\$ _____

LIABILITIES (including charge accounts, installment contracts, credit cards, mortgages, and other obligations)

Creditor	Item	Name on Account	Present Balance	Monthly Payments
Mortgage	_____	_____	\$ _____	\$ _____
Automobiles (describe)	_____	_____	\$ _____	\$ _____
Other	_____	_____	\$ _____	\$ _____
Other	_____	_____	\$ _____	\$ _____
Other	_____	_____	\$ _____	\$ _____
Other	_____	_____	\$ _____	\$ _____

CREDIT REFERENCES

Name	Location	Phone Number
_____	_____	_____
_____	_____	_____