



# Home Performance Loan Application

Address of improvements \_\_\_\_\_

Home Performance contractor \_\_\_\_\_ Date of assessment \_\_\_\_\_

### APPLICANT'S INFORMATION

Name \_\_\_\_\_

Address of residence \_\_\_\_\_

Phone number \_\_\_\_\_

Email address \_\_\_\_\_

Employer \_\_\_\_\_

Occupation \_\_\_\_\_

Monthly income \_\_\_\_\_

Full name of spouse \_\_\_\_\_

### CO-APPLICANT'S INFORMATION

Name \_\_\_\_\_

Daytime phone number \_\_\_\_\_

Email address \_\_\_\_\_

Employer \_\_\_\_\_

Occupation \_\_\_\_\_

Monthly income \_\_\_\_\_

**Please return completed application to Home Performance Loan Department, 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](mailto:efficiency@CoMo.gov).**

### FOR OFFICE USE ONLY

Finance signature \_\_\_\_\_

Date of approval \_\_\_\_\_

Water & Light signature \_\_\_\_\_

Date of approval \_\_\_\_\_

Water & Light signature \_\_\_\_\_

Date of approval \_\_\_\_\_

Loan requested for \_\_\_\_\_

Amount \_\_\_\_\_

Term \_\_\_\_\_

**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
_____	_____	_____
_____	_____	_____

**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.

# Authorization for Credit History

I (we) the undersigned, hereby certify the information on this application 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. I (we) agree that Columbia Water & Light uses a third party financial institution to check my (our) credit score(s). I do hereby authorize the City of Columbia to request and review a credit history. I understand that the City of Columbia will use a third party vendor (Columbia Credit Union) to obtain my credit report.

## APPLICANT

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Print Name \_\_\_\_\_ Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_

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Address \_\_\_\_\_

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

## CO-APPLICANT

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Print Name \_\_\_\_\_ Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_

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Address \_\_\_\_\_

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