Residential Energy Efficiency Loan Program

# 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") from the Company and to repay the Customer Loan Amount through an additional charge on their monthly retail delivery service bill issued by the Company. It is available to Participating Customers who meet the following qualifications:

- 1. The Participating Customer must own the property where the energy-efficiency measures are installed; and
- 2. A Participating 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 Domestic Rate D, Optional Peak Load Pricing Rate D-10, or Limited Total Electric Living Rate T; and
- 3. The Participating Customer must not have received a disconnect notice from the Company during the twelve months preceding the Participating Customer's request for a loan under this program; and
- The Customer Loan Amount has no minimum and must be less than or equal to \$2,0007,500 per customer per year, and must not exceed the Participating Customer's share of the installed cost of the energy efficiency measures installed under the Company's approved energy-efficiency program; and
- The Participating Customer must meet the qualifications of the applicable energy-efficiency program through which the energy-efficiency measures are being installed.

At its sole discretion, the Company shall determine eligibility for service under this program subject to the availability of program funds.

Any Participating Customer receiving a loan under this program must remain a Delivery Service customer of the Company at the property where the energy-efficiency measures are installed until the loan has been repaid in full. In the event the Participating Customer ceases to be a Delivery Service Customer of the Company at the property where the energy-efficiency measures are installed, any remaining charges under this program shall immediately become due and payable.

# **CUSTOMER LOAN AGREEMENT**

Participating Customers shall be required to execute a separate Residential Customer Loan Agreement which will specify the fixed monthly charge and other applicable terms. A Participating 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 limit of 2484 months.

The revolving loan fund is funded through a grant from the Greenhouse Gas Emissions Reduction Fund created pursuant to RSA 125-O:23 as administered by the Commission.

Dated: May 8, 2015 April 1 2014

SaadRichard Leehr

Effective: January 1, 2015 April 1, 2014

Richard Leehr

Issued by /s/ Daniel G.

Daniel G. Saad

Title: President

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- 5. The Participating Customer must meet the qualifications of the applicable energy-efficiency program through which the energy-efficiency measures are being installed.

At its sole discretion, the Company shall determine eligibility for service under this program subject to the availability of program funds.

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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 limit of 24 months.

The revolving loan fund is funded through a grant from the Greenhouse Gas Emissions Reduction Fund created pursuant to RSA 125-O:23 as administered by the Commission.

Dated: May 8, 2015 Effective: January 1, 2015 Issued by /s/ Daniel G. Saad
Daniel G. Saad

Title: President