



## SMART ENERGY LOAN APPLICATION For Renewables

<b>Renewable Source Installing:</b>					
<b>Name on Account: (must be on deed)</b>	Full Name (First, Middle, Last, Suffix)			<b>Electric Acct #:</b>	
<b>Mailing Address:</b>	Street Address (or PO Box)				Apt/Unit/Lot #
	City			State	Zip Code
	Country		<b>Email Address:</b>		
<b>Service Address:</b>	Street Address (Physical Address)				Apt/Unit/Lot #
	City			State	Zip Code
<b>Telephone:</b>	Home - -	Business - -	Cell - -	SSN: - -	
<b>Employer:</b>				<b>Years of Service:</b>	
<b>Employer Address:</b>	Street Address				
	City			State	Zip Code

<b>Gross Monthly Salary (before taxes): \$</b>	<b>Other Income/Employment: \$</b> <small>(child support, disability, rental property, retirement, salary, social security, spouse's income, etc.)</small>
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**Marital Status:**  Married  Separated  Unmarried

<b>Spouse's Full Name:</b> Full Name (First, Middle, Last, Suffix) - If Including Income	SSN: - -
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<b>Are there any unsatisfied judgments against you?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Are you a comaker, endorser, or guarantor on any loan or contract?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Have you been declared bankrupt in the last 10 years?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
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**Legal Description of Property**  
(Ex. Lot, Block, Phase, if applicable):

Parcel/Property/Acct. No.:	County:
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	Original Debt	Present Balance	Monthly Payment
<b>Mortgage Holder:</b>			
<b>Title in Name of:</b>			
<b>Auto Loan:</b>			
<b>Other Creditors:</b>			
<b>Other Creditors:</b>			
<b>Other Creditors:</b>			

Everything that I stated in this application is correct to the best of my knowledge. I also agree to report any changes to my credit history that are not included on this report. I understand that you will retain this application whether or not it is approved. Santee Cooper is hereby authorized to check my credit and employment history and to answer questions about my credit experience with Santee Cooper. I also understand that under this program Santee Cooper offers no guarantee or warranty, expressed or implied, on the workmanship or performance of the conservation measures or associated equipment.

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

Santee Cooper Use Only		
<input type="checkbox"/> Approved	By:	Reason:
<input type="checkbox"/> Disapproved		
Date:		

**Return to: Santee Cooper**  
**ATTN: Smart Energy Loan**  
**305A Gardner Lacy Road**  
**Myrtle Beach SC 29579**  
**Phone: (843) 347-3399**  
**Fax: (843) 347-8781**

You can apply for a Solar Photovoltaic (PV) System loan ranging from \$5000 to \$40,000 with up to 120-months to repay and no down payment. Name on deed and Santee Cooper electric must match. Maximum outstanding loans per customer cannot exceed \$40,000 for renewable energy resource loans. Combined energy efficient loans and renewable energy resources loans outstanding maximum per customer cannot exceed \$40,000. Santee Cooper will only finance PV Systems that are installed by an approved Trade Ally. For list go to [www.santeecoopersolar.com](http://www.santeecoopersolar.com)

## **Equipment Requirements**

1. The minimum PV System size is 1000 Watts.
2. PV System installation must be made in accordance with Santee Cooper's standards for interconnection anytime the PV System will be connected in any way to Santee Cooper's electrical system.
  - PV panels and inverters must be UL Listed and listed as certified PV Module and Inverters on the Florida Solar Energy Center's (FSEC) or Consumer Energy Center's (CEC) website:
  - [www.fsec.ucf.edu/en/industry/testing/PVmodules/pv\\_flashtest\\_list.htm](http://www.fsec.ucf.edu/en/industry/testing/PVmodules/pv_flashtest_list.htm)
  - [www.consumerenergycenter.org/cgi-bin](http://www.consumerenergycenter.org/cgi-bin)

## **Loan Terms**

1. Loan Maximum is \$40,000
2. Loan Term Maximum is 10-years
3. The loan program is only for the equipment associated with these systems and does not include any land or structural elements of the building such as walls and roofs or other equipment ordinarily contained in the structure.

## **PV Interconnect and Loan Process**

1. Utility Interconnect Approval - The Customer or PV Contractor must apply for Utility Interconnect Approval by providing all of the following:
  - Santee Cooper Application to Interconnect Customer-Owned Small Generation 20 kW or less.
  - \$100.00 non-refundable, Interconnect Application Fee
  - Santee Cooper PV Contractors Proposal
  - PV System Schematic Diagram (Single Line AC & DC)

- Site visits and customer meetings to discuss the applicable rate schedules and the interconnect process may be required by an energy advisor and utility interconnect engineer as part of the approval process.
2. If the Utility Interconnect Application and the PV Contractor's Proposal are approved; the Customer will be notified to complete the loan application process by submitting their Santee Cooper Renewable Energy Resource Loan Application.
  3. After the PV Loan Approval, a Santee Cooper Energy Advisor will contact you to schedule a Loan Closing.
  4. After all Loan Documents are approved by Santee Cooper, the Customer may contact the PV Contractor to get the proper building permits from the local jurisdiction and install the PV System. The PV system shall be installed within 120 days of Santee Cooper's Notification of Loan Approval.
  5. During the PV system construction, a different meter will be installed.
  6. When PV system installation is ready for service and the PV Contractor has received the "Final Inspection" approval from the local jurisdiction, the Customer shall contact the Santee Cooper Area Engineer Supervisor to schedule the Final Testing and Inspection of the PV System and Utility Interconnect.
  7. If the PV system installation and interconnection meets all NEC and Utility requirements and passes the Final Inspection and Testing by the Area Engineering Supervisor, a completed Interconnect Agreement will be given to the Customer for their acceptance signature.
  8. Upon satisfaction of all loan program and interconnection requirements, Santee Cooper will disburse the loan payments. Checks will be mailed to the SETA. Copies of all the loan documents will be mailed to you for your records.