

				PART I	T				
Applicant's First Name			Applicant's Last Name		Social Security or Tax ID#		Marital Status		
Co-A _l	oplicant's First Name	•	Co-Applicant's La	st Name	Social Sec	curity o	r Tax ID#	Marital Status	
Property address (number and street) ¹		1	City/Town		State		State VT	Zip	
Email	address								
Mailii	ng address (if different from ab	ove)		City/Town			State	ZIP	
SPAN Number (from property tax bill)			Current property tax assessment amount			. =	om property tax bill		
Mortgage Holder (First Lienholder)				Outstanding Principal Balance					
Mortg	Mortgage holder(List Second and any additional lienholders)							anding Principal Balien holders:	alance(s)Second & all
				PART II					
1.	Is the property a residential of	dwelling located i	n a VT PACE Spe	cial Assessme	nt District? ¹	l			
2.	Are you delinquent with resp								
3.	Is the property subject to any		leral, state or muni	cipal liens?					
4.	Is there a reverse mortgage of								
5.	Is the property subject to a m delinquency that has not bee	n cured?							
6.	Is the property subject to any					iens?			
7.	Are there any overdue payme			tured by the pr	operty?				
8.	Are there any "yes" response	es to questions 3 t	through 8?	PART III					
				PARIII					
Gros	s Monthly Income (Source)	Applicant	Co-Applicant		onthly	Gros	s Monthly I	Expenses (Type)	Current Monthly
Gros	s Monthly Income (Source)	Applicant	Co-Applicant	Total Mo	-	Gros	s Monthly I	Expenses (Type)	Current Monthly Payments:
Base l	Employment Income (Salary)	Applicant	Co-Applicant	Total Mo	-	First N	Iortgage (Pr	ncipal & Interest)	
Base l	-	Applicant	Co-Applicant	Total Mo	-	First M	Iortgage (Pr Estate Taxe	incipal & Interest) s, Homeowner's	
Base l	Employment Income (Salary) time, Bonus or Commissions	Applicant	Co-Applicant	Total Mo	-	First M Real Insu	Iortgage (Pr Estate Taxe rance and A	ncipal & Interest) s, Homeowner's sssociation Fees	
Base l	Employment Income (Salary) time, Bonus or Commissions Dividends/Interest	Applicant	Co-Applicant	Total Mo	-	First M Real Insu	Iortgage (Pr Estate Taxe rance and A Credit & Ch	ncipal & Interest) s, Homeowner's ssociation Fees arge Cards	
Base I	Employment Income (Salary) time, Bonus or Commissions Dividends/Interest Net Rental Income	Applicant	Co-Applicant	Total Mo	-	First M Real Insu	Iortgage (Pr. Estate Taxe rance and A Credit & Ch Installme	ncipal & Interest) s, Homeowner's ssociation Fees arge Cards nt Loans	
Base I	Employment Income (Salary) time, Bonus or Commissions Dividends/Interest Net Rental Income Employed Income (profit or loss)	Applicant	Co-Applicant	Total Mo	-	First M Real Insu	Iortgage (Pr Estate Taxe rance and A Credit & Ch Installme Oth	ncipal & Interest) s, Homeowner's ssociation Fees arge Cards nt Loans ter	
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¹ The property must be located in a municipality which has voted to designate itself as a PACE district and that has enacted a PACE program. Instructions: Please complete this PACE application in full. All PACE applicant's (property owners) must sign and date the application.



PART V

PACE FEE: Elect how you would like to pay the PACE Program Application fee by checking one of the following options:

I have included a Check (Payable to "Opportunities Credit Union") with my PACE application

ACH/Electronic Payment Authorization: I hereby authorize Opportunities Credit Union (hereinafter called "OCU"), to debit my account via electronic funds transfer at the financial institution named below for the amount of the PACE Application Fee ("PACE Fee") as per the following instructions. I acknowledge that it is my responsibility to provide correct routing and account numbers to OCU.

Financial Institution's Name**	Financial Institution's Routing/ABA#	Account Type	Your Account # to be charged	Amount Authorized to be charged to
				\$350

**Attach voided check/deposit slip for the designated account if available.

- Please note that upon receipt of your PACE application, OCU will debit your financial institution (if this option is elected) and will credit your PACE Fee as per the PACE program description. The description for the transaction on your account statement will indicate "Opportunities Credit Union ACH Transfer." This fee is not refundable.
- I/we acknowledge that it is my responsibility to insure that there are sufficient funds in my/our account at the designated financial institution to make this ACH payment. In the event that funds are not available in my/our above designated account and the ACH entry is returned, OCU will assess a returned item fee, as stated in OCU's Rate and Fee Schedule. Upon such an occurrence, I agree to make timely payment of the PACE fee via cash or check payable to: Opportunities Credit Union.
- My authorization is to remain in full force and affect unless OCU has received written notification from me of its termination in such time and in such manner as to afford OCU a reasonable opportunity to act on it.

ACCOUNT HOLDER INFORMATION, SIGNATURES AND CERTIFICATIONS (for member share account)

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth in Savings, Rate and Fee schedule, The Patriots Act, Funds Availability Policy Disclosure, Electronic Funds Transfer Agreement, if applicable, and to any amendment Opportunities Credit Union makes from time to time which are incorporated herein. I/we acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein which are available at: www.oppsvt.org/memberservices/account-disclosures

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

By signing below, I/we certify in accordance with the IRS w-9 instructions provided by the Credit Union and under penalties of perjury, that the Social Security number/Taxpayer Identification number shown is my/the correct identification number and that:

I/we are subject to withholding because I/we were notified that we are subject to withholding as the

I/we are not subject to withholding because I/we were not notified that we are subject to withholding as the result of a failure to report all dividends or interest, or because the IRS has notified me that I am no longer subject to backup withholding. By signing below, I/we understand that in order to participate in the PACE program; I will be required to become a member of Opportunities Credit Union and/or an associate member of Opportunities Inc. (Opportunities Credit Union's community development non-profit partner).

Authorized signers for my/our member base share account are as follows:

List Name(s) of Member Share Account Owner(s)	Signature(s) of Member Share Account Owner(s)	Date Signed
>	>	>
>	>	A

INSTRUCTIONS for applying for the PACE Program by mail:

- 1) Complete the PACE Application. Sign and date all areas indicated by arrows.
- 2) Include copies of the following documents:
 - One valid form of ID (A clear photocopy of a valid, unexpired government issued picture ID such as a Driver's License or Passport) for each PACE applicant/authorized account signer.
 - Your most recent Property Tax Assessment, Latest Mortgage Statement, Warranty Deed and Current Homeowner's Insurance Declaration Page.
 - The PACE Annual Cash Flow Analysis of Energy Improvements (from Efficiency Vermont) A check payable to "Opportunities Credit Union" (unless you have elected ACH/Electronic Authorization)
- 3) Mail in (or drop off) your completed application along with the above documents to:

Opportunities Credit Union ATTN: PACE Program P.O. Box 67, 25 Winooski Falls Way, Suite 203 Winooski, VT 05404

NOTE: For questions regarding your PACE application or account opening paperwork please contact us at 802-865-2003 or 1-800-865-8328, (Extension 130 – Diane Labelle) or email us at PACE@oppsvt.org.