



# GEMS Financing Program

## Consumer Credit Application

This is not a contract for a loan nor does it lock you into any commitment with a contractor. This is an application that will allow us to proceed with your request for a loan to finance your improvement(s). This will include reviewing your credit history.

All parties listed on title of the property must be applicants on the loan. Properties held in trust may be eligible for financing if all named trustees apply for the loan and meet program eligibility requirements. Use additional applications if necessary, and fill out only Section A and/or Section B for additional applicants. A full trust review will be performed if the property is held in a trust. The review is subject to a fee per trust. Properties with multiple trust that require more than one trust review may be subject to additional fees. Paying the fee for the trust review does not guarantee a loan.

Please complete all fields. Incomplete applications will be returned to you for completion. Only approved energy improvements that have not been started are eligible for financing. Upon completion of the application, please sign the credit application below and attach a copy of a recent electric utility bill, driver's license or other valid government identification and lease (if applicable) using the attachment fields below. If submission issues arise, please call Hawaii Green Infrastructure Authority ("HGIA") at 808-587-2760 for alternate methods of submitting this form.

SECTION A – INDIVIDUAL APPLICANT INFORMATION				
Mr/Mrs/Ms	Last Name	First Name	MI	Jr/Sr/I/II
Birth Date	Cell Phone	Work/Home Phone	Social Security Number	
Installation Address (where home improvements are to be made)				Unit #
City	State	Zip	Dwelling Type (Multi [3+ units] does not qualify): <input type="checkbox"/> Single Family <input type="checkbox"/> Duplex <input type="checkbox"/> Other	
Is the land on which the dwelling is to be improved: <input type="checkbox"/> Owned <input type="checkbox"/> Leased (Please Attach)		Energy Efficient Measures Installed in the past 3 Months	Person Applying for Tax Credit	
Do you currently own or rent the dwelling to be improved: <input type="checkbox"/> Own <input type="checkbox"/> Rent		Do you occupy the dwelling to be improved: <input type="checkbox"/> Yes <input type="checkbox"/> No	Total Number of Household Members	
Number of Household Members: Working During the Day      Working During the Night      Working From Home      Not Working/Retired				
Mailing Address (if different than the above current address)		City	State	Zip
Employer Name/Income Source			Work Number	
Monthly Gross Income \$		Total Gross Annual Income of ALL Household Members \$		
SECTION B – JOINT APPLICANT				
Complete only for joint credit (for all parties listed on the title).				
Mr/Mrs/Ms	Last Name	First Name	MI	Jr/Sr/I/II
Birth Date	Phone	Social Security Number		
Current Address (if different than the above installation address)		City	State	Zip
Relationship to the Borrower Spouse      Other:				
Employer Name/Income Source			Work Number	
Monthly Gross Income \$				



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### SECTION C – Nearest Relative Not Living With You

Name (First/Last)	Relationship to Applicant	Cell Number	Home Number
Current Address	City	State	Zip

### SECTION D – INSTALLER INFORMATION

Installer Name	Estimated Project Cost
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By completing and submitting an application, I/we certify that I/we am/are of legal contracting age and that I/we have read, understand, and agree to all of the terms stated here. By signing below, I/we certify that all information provided on this application is correct and complete to the best of my/our knowledge. I/We authorize HGIA to obtain credit reports in connection with my/our loan request. If necessary, I/we further agree to provide additional information to HGIA to underwrite my/our loan request. I/we understand and authorize HGIA to retain this application whether or not it is approved.

I further agree, as the authorized energy supplier account holder, that HGIA may share with and disclose to, orally and/or in writing, the contractor identified by me above, or as subsequently identified by me to HGIA, the following information regarding this application: energy usage history; whether the application has been pre-approved by HGIA and any additional items requested by HGIA in order to complete my loan approval; whether the application has been approved by HGIA so that my contractor(s) can proceed with scheduling the work; and whether my application has been denied so that the contractor(s) can determine if there is other financing available and whether I intend to proceed.

Additionally, if this application is approved and the loan I/we have requested is made, I/we also authorize HGIA to share such information concerning: my/our electric utility billing account number; the charges payable by me/us under the promissory note that I/we will sign; and other non-public information that I/we provided. I further authorize my electric utility service and their employees, contractors and agents to share such information concerning my electric utility usage and billing information with HGIA and/or its agent(s).

I/We understand that the contractor completing my/our installation will be funded for the full amount of the project, less the origination fee, upon satisfactory completion of the installation. No origination fees shall be paid directly by me/us to either HGIA or the contractor, and the origination fee shall be reflected in the Annual Percentage Rate (APR) for the financing made available to me/us.

I/We understand and agree that HGIA does not guarantee the security of any data submitted electronically and will not be held responsible or liable for interception by third parties. I/We understand and agree that in no event will HGIA be liable for any technical, hardware or software failure of any kind, any interruption in the availability of this service, any delay in operation or transmission, any incomplete transmission, computer virus, loss of data, or other similar loss.

The State is required according to section 92F-12(a)(8) of the Hawaii Revised Statutes to collect and make available upon request "the name, address and occupation of any person borrowing funds from a state or county loan program and the amount, purpose, and current status of the loan."

My signature also authorizes and grants HGIA unrestricted permission to share the information provided on this application with HGIA's Servicing Agent, HGIA's Board of Directors and the State of Hawaii.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, or age.

Applicant's Signature	Date	Joint Applicant's Signature	Date
Applicant's Email Address	Joint Applicant's Email Address		

[www.gems.hawaii.gov](http://www.gems.hawaii.gov)