



Sojourner Solar Loan Program Application

Congratulations on taking steps towards environmental sustainability.

NPHS, through the Sojourner Solar Loan program, offers affordable solar financing options to low income homeowners (80% and below of the HCD county median income limits) at a 3.99% interest rate for the purchase and installation of solar panels for their eligible home within Southern California. The program is intended for low income homeowners who are interested in affordable solar panel options for their home to help reduce their monthly energy costs. The program is designed to not only reduce homeowners monthly energy costs but also to create a sustainable future for Southern California by lessening the homeowners carbon footprint. The goal of the program is to make solar panels accessible to families in Southern California who may otherwise not have access to purchasing green energy alternatives. By purchasing the panels rather than leasing, the borrower is able to build home equity and will retain any solar tax credit if available.

The NPHS Sojourner Solar Loan is a 20 year fully amortized loan with financing available at a 3.99% interest rate. The loan will have monthly payments for 20 years. There is no pre payment penalty for borrowers who complete their payments ahead of schedule. Funds are available on a first come, first served basis with a fully completed application.

In order to effectively determine your eligibility, please complete this application as thoroughly and accurately as possible. The application, along with all required documents must be submitted in order for NPHS staff to review for eligibility. When you are qualified you will be issued a letter of pre-approval for the loan.

If you have questions regarding the application process, please contact one of our Solar Specialist's at (909) 988-5979. Please send in all applications and supporting documents to Curtis@nphsinc.org or they can be mailed to Sojourner Solar Program 9551 Pittsburgh Ave., Rancho Cucamonga, CA 91730.



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APPLICATION INSTRUCTIONS

Please complete the attached application. The information provided is confidential and shall be used for the purpose of determining eligibility for the NPHS Sojourner Solar Loan Program. In addition to completing this application, please submit the documents below:

Documents to be submitted with initial application to determine eligibility:

- ✓ Signed Application and Disclosures

PROOF OF HOUSEHOLD MAKE-UP

- ✓ Copy of California Driver's license/identification card
- ✓ Copy of Social Security card of applicant.
- ✓ Copy of the applicant's Federal Income Tax return to support the income on the application.

PROOF OF HOME OWNERSHIP

- ✓ Copy of the recorded Grant Deed
- ✓ Copy of the most recent Property Tax Bill for your property.
- ✓ Copy of your most recent mortgage statement.

PROOF OF RESIDENCY

- ✓ Copies of the last 12 months electricity bills

PROOF OF HOMEOWNERS INSURANCE

- ✓ Copy of the homeowner's insurance policy

PROOF OF INCOME ELIGIBILITY

- ✓ If you are currently employed, please provide copies of the last four (4) paycheck stubs;
- ✓ If Self-Employed must provide a Year-to-Date Profit and Loss Statement along with the previous 3 years Federal Tax Returns from a qualified institution (tax preparer, CPA, etc.)
- ✓ Copy of other income documentation such as Alimony, Child Support, Social Security, SSI, Retirement, and Disability (supply a copy of the award letter)
- ✓ Provide copies of three (3) months most recent bank statements for each account.
- ✓ Provide a copy of your two (2) most recent income tax returns or a letter from the Internal Revenue Service (IRS) stating you were not obligated to file income taxes for the preceding calendar year.
- ✓ Copy of Credit Report/ \$25 credit reporting fee per applicant for NPHS to run "soft pull" credit report.

NOTE: Applications without the required proof of OWNERSHIP, RESIDENCY, HOMEOWNERS INSURANCE and INCOME as described above will be considered incomplete. All incomplete applications will not be processed.

NEXT STEPS:

Staff will review your completed application to determine whether you are eligible for the program. If you are deemed eligible to participate in the program you will be notified of the pre-qualification and the process of determining if your home is eligible via a solar inspection will begin.

NPHS Sojourner Solar Loan Program Application

Primary Applicant Information

First Name: _____ MI: _____ Last Name: _____

Street Address: _____ City: _____ State: _____ Zip Code: _____

Home Telephone: _____ Cell Telephone: _____ Birth date: _____ Email: _____

Mailing address: _____ Social Security Number: _____

California Diver License Number/California ID: _____

Race White Black Asian Native American Pacific Islander

Marital Status Single Married Divorced Separated Widowed

Disability/ Special Needs Yes No

Veteran Yes No

Legal Resident of U.S.? Yes No

Hispanic Yes No

Primary Language: _____

Section 1: Employment Information

Current Employer: _____

Work Phone: () _____ Fax: () _____

Employers Address: _____

How long have you been at your current employer: _____ Your Hire Date: _____

Email: _____ Title/Position: _____ Supervisors Name: _____

Supervisors Phone Number: () _____

Compensation: \$ _____ Yr. Hourly Rate: \$ _____/hr. Hours Worked Per Week: _____

Gross Monthly Income (before taxes): \$ _____ Net Monthly Income (after taxes) \$ _____

Self Employed P&L (YTD gross): _____ Self Employed P&L (YTD net): _____

Section2: Housing Arrangement and History

Describe your current housing arrangement:

Homeowner with Mortgage Payment

Homeowner with a Mortgage Paid Off

How long have you owned your current residence: _____

What is your monthly mortgage payment including principle, interest, taxes, insurance and HOA (if applicable)\$_____ Per Month

How old do you estimate your roof to be?:

0-5 Years _____ 5-10 Years _____ 10-15 Years _____ 15-20 Years _____ Older than 20 Years _____ Don't know _____

What condition would you say your roof is in?:

Good _____ Fair _____ Poor _____

What type of material is your roof?:

Shingle _____ Tile _____ Shake _____ Other _____

Section3: Home Ownership Information

Have you or any other person listed on this application, purchased or had ownership interest in any other residential unit within the last 3 years: Yes No

Have you or your co-applicant filed for bankruptcy or foreclosed on a property in the past 3 years: Yes No

What is your average monthly electricity bill? \$_____

Section 4: Household Type Information

Male/Female-headed Single-Parent Household
 Single Adult

Married with Dependents

Married without Dependents

Household Size: _____ Number of Dependents: _____ Ages of Dependents: _____, _____, _____, _____, _____

Section5: Assets

Borrower	Balance	Co-Borrower	Balance
Checking Account:	\$ _____	Checking Account:	\$ _____
Savings Account:	\$ _____	Savings Account:	\$ _____
Money Market:	\$ _____	Money Market:	\$ _____
Other (stocks, bonds, ext.):	\$ _____	Other (stocks, bonds, ext.):	\$ _____
401K and Retirement:	\$ _____	401K and Retirement:	\$ _____

Section 6: Liabilities

Borrower

<u>Name</u>	<u>Unpaid Balance</u>	<u>Monthly Payment:</u>
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Co-Borrower

<u>Name</u>	<u>Unpaid Balance</u>	<u>Monthly Payment:</u>
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Are all debts listed? Yes No

Is any debt past due? Yes No How many months? _____



NPBS Sojourner Solar Loan Program Application

Co - Applicant Information

First Name: _____ MI: _____ Last Name: _____
Street Address: _____ City: _____ State: _____ Zip Code: _____
Home Telephone: _____ Cell Telephone: _____ Birth date: _____ Email: _____
Mailing address: _____ Social Security Number: _____
California Diver License Number/California ID: _____
Race White Black Asian Native American Pacific Islander
Marital Status Single Married Divorced Separated Widowed
Disability/ Special Need Yes No
Veteran Yes No
First Time Homebuyer Yes No
Hispanic Yes No
Primary Language: _____

Section 1: Employment Information

Current Employer: _____
Work Phone: () _____ Fax: () _____
Employers Address: _____
How long have you been at your current employer: _____ Your Hire Date: _____
Email: _____ Title/Position: _____ Supervisors Name: _____
Supervisors Phone Number: () _____

Compensation: \$ _____ Yr. Hourly Rate: \$ _____/hr. Hours Worked Per Week: _____
Gross Monthly Income (before taxes): \$ _____ Net Monthly Income (after taxes) \$ _____
Self Employed P&L (YTD gross): _____ Self Employed P&L (YTD net): _____

Section2: Housing Arrangement and History

Describe your current housing arrangement:

Homeowner with Mortgage Payment

Homeowner with a Mortgage Paid Off

How long have you owned your current residence: _____

What is your monthly mortgage payment including principle, interest, taxes, insurance and HOA (if applicable)

\$ _____ Per Month

Section3: Home Ownership

Have you or any other person listed on this application, purchased or had ownership interest in a residential unit within the last 3 years:

Yes No

Are all debts listed in Section 6 above?: Yes No

Is any debt past due: Yes No How many months: _____

Have you or your co-applicant filed for bankruptcy or foreclosed on a property in the past 3 years: Yes No

What is your monthly mortgage payment including principle, interest, taxes, insurance and HOA (if applicable)

\$ _____ Per Month

Section 4: Relation to Applicant

Grandfather/Grandmother

Husband/Wife

Uncle/Aunt

Niece/Nephew

Son/Daughter

Father/Mother

Sister/Brother

Girlfriend/ Boyfriend

Domestic Partner

Application Disclosures

By signing below I acknowledge, accept and certify the following:

1. I am aware that my application is being submitted to NPHS Sojourner Solar for a Solar financing loan.
2. I am aware that there is a 20 year loan term in which the home the panels are being installed on is required to be used as my primary residence at the time of financing and purchasing the panels.
3. I understand that my loan amount includes a fully amortized interest rate of 3.99% in which payments are due every month until the balance is paid off.
4. I understand this program is designed for low income households at or below 80% of the county median income per household.
5. I understand that funds for this loan are not guaranteed and are only available on a first come, first served basis upon issuance of a final approval letter.
6. I understand that NPHS reserves the right to reverse any loan approvals based on additional information discovered that proves the applicant is not eligible for assistance.
7. I understand that once my application is submitted, I will not be permitted to make any changes that will affect my ratios, household size, income and number of dependents. It is my responsibility to verify the completeness and accuracy of my application before it is submitted to NPHS.
8. I agree that this application is the property of NPHS and need not be returned to me.
9. I understand that the 3.99% financing option is only available if I were to purchase my panels directly from NPHS Sojourner Solar.
10. I understand that final approval of my solar loan is dependent upon my home being deemed eligible for placement of solar panels.
11. I certify that the information contained in this application including the documents submitted with this application is true and complete as of the date below.

IF ANY INFORMATION IS WITHHELD, FALSIFIED, OR WILLFULLY MISREPRESENTED, NPHS RESERVES THE RIGHT TO REFUSE FUNDING, OR TO CALL THE LOAN DUE-IMMEDIATELY UPON DEMAND. ACCEPTANCE OF THIS APPLICATION BY NPHS DOES NOT MEAN YOU HAVE BEEN APPROVED FOR A LOAN. NPHS WILL NOTIFY YOU IN WRITING IF YOU HAVE BEEN APPROVED OR DENIED A LOAN.

Applicant Signature

Date

Co-Applicant Signature

Date