



Residential On-Bill Repayment Program Application for up to \$14,000

Income qualified customers may be eligible for additional rebates and incentives (see reverse side).

Applicant Information - Complete this application with a copy of your NJNG bill. Please write legibly.

NJNG Account Number: Your account number can be found on your NJNG bill, on My Account at njng.com or call Customer Service at 800-221-0051.

Applicant Social Security#: Your Social Security number is required to process this application.

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Yes, I am income-qualified for the seven and a half (7 1/2) year OBRP. No, I'm not income qualified.

First Name: _____ Last Name: _____

Service Address: _____ City: _____ State: NJ Zip: _____

Primary Phone: _____ E-mail Address: _____

We will provide an update on the status of your application via e-mail.

Billing Address: (check if same as above:) _____

City: _____ State: _____ Zip: _____

JOINT APPLICANT (if any) – All individuals listed on the NJNG account will be jointly and severally liable for the repayment obligation. Joint applicant must reside at the natural gas service location. All persons included on the application must be listed on the NJNG account. See Qualifying Terms #1 on page one.

First Name: _____ Last Name: _____

Relationship to Applicant: _____ Joint Applicant Social Security #: □□□-□□-□□□□

Applicant(s) owns the property. Note: If you have less than one year account history with NJNG you must provide a letter of credit from another state-regulated public utility. Multiple Dwelling Units, defined as five or more units at the same address, do not qualify for NJNG's financing.

Name of nearest relative not living with applicant: _____

Primary Phone: _____ E-mail: _____

Has applicant or joint applicant declared bankruptcy in the last 10 years? Yes No A bankruptcy within the past 10 years is an automatic disqualifier.

Name of person declaring bankruptcy: _____ Year of bankruptcy: _____

I ("we" if more than one person is signing this application) certify that everything stated in this application is correct to the best of my/our knowledge. I ("we") read, understood and agree with the terms and conditions (1-16) for NJNG financing set forth on page one of this application. I ("we") hereby authorize NJNG and any of its agents, to obtain and use my credit reports and to exchange credit information in connection with this application.

Applicant Signature Date Print Applicant's Name

Joint Applicant's Signature (if applicable) Date Print Joint Applicant's Name (if applicable)

Contractor/Installer Check one: Contractor to be determined I have an contractor

Company Name: First Degree Air Conditioning, Heating & Plumbing Representative's Name: Franco Galluccio

Address: 63 Gristmill Road City: Howell State: NJ Zip: 07731

Phone: 732-367-6673 Fax Number: _____ E-mail: Sales@FirstDegreeNJ.com

Heating System Information (Check one, if applicable) Conversion from: Electric Propane Oil

You may reduce the size of this document, but the reduced size must include the entire document.

Send completed and signed repayment application form (keep a copy for your records) to:

THE SAVEGREEN PROJET * New Jersey National Gas 1415 Wyckoff Road * PO Box 1464 * Wall NJ 07719-9986

E-Mail SAVEGREENRepayment@NJNG.com * Fax 732-378-4935

Your Application Checklist - Complete all of these items prior to submitting your application.

- Applicant and joint applicant (if applicable) names appear as on NJNG bill/account.
- Applicant name appears on the deed. If not, attach an explanation.
- Include social security numbers for applicant and joint applicant (if applicable).
- Include a letter of credit from another state-regulated public utility if you do not have 12 recent active months of NJNG account history.
- Applicant and joint applicant (if applicable) have signed and dated the application.
- Include your e-mail address so we can provide an application status/progress update.

Next Steps: An e-mail will be sent within two weeks of completing the application and submitting all necessary documentation. Refer to the Checklist above to ensure you have not missed any important information that could delay the processing of your application.

For Office Use Only

Approved: _____

Qualifying Terms

- All persons on the application must be on the NJNG account. In addition, all names on the application must match names on tax maps (from DEED). If different, applicant(s) should provide explanation or documentation.
- This repayment is offered to NJNG customers for single family and duplex homes. NOTE: Multiple Dwelling Units, defined as five or more units at the same address, do not qualify.
- NJNG reserves the right to limit participation to customers who utilize natural gas heating or are in the process of converting to natural gas heating.
- Each property owner or customer of record is eligible for a maximum OBRP of \$14,000 for eligible HVAC/water heating projects.
- Customers must have 12 months of recent on-time payments with NJNG, with no more than two instances of 30+ days after due date. New NJNG customers, or current NJNG customers whose account is active for less than 12 months, must provide a Letter of Credit from a previous regulated public utility (e.g. from your electric utility) showing 12 months of recent on-time payments.
- A bankruptcy within the past 10 years is an automatic disqualifier.

Repayment Approval Process

- Preliminary approval for this repayment program is effective for 60 days from the date of the approval letter and contingent upon receipt of all completed documents set forth in the letter. After 60 days, NJNG reserves the right, in its sole discretion, either to terminate the application or to review additional information, including your then-current payment history, prior to processing the application—which may result in a denial.
- NJNG may retain this application whether or not it is approved.
- NJNG is hereby authorized to check the credit history of all persons signing this application and to answer questions about NJNG's credit experience with all such persons.
- NJNG will obtain public records, which may include, but are not limited to, records documenting a bankruptcy, judicial action, tax lien or outstanding judgment.

Repayment

- Qualified NJNG residential customers can repay \$14,000 of the approved cost of their HVAC/water heating project at 0% APR on their NJNG bill for five years, or **7 1/2 years income-qualified upon verification (see chart →)**.

Income requirements for seven and a half (7 1/2) year OBRP

# of People in Household	1	2	3	4	5	6	7	8	9
Minimum Annual Income	\$24,300	\$32,490	\$41,580	\$50,220	\$58,860	\$67,500	\$76,140	\$84,780	\$93,420
Maximum Annual Income	\$58,941	\$77,078	\$95,213	\$113,350	\$131,487	\$149,622	\$153,023	\$156,425	\$159,827

- There are no fees, no closing costs and no prepayment penalties.
- When payments are made through your NJNG bill, payments other than the agreed monthly repayment (lump sum repayments) can only be made to NJNG in increments of 20 percent of the total amount received for the zero percent repayment option.
- The NJNG repayment agreement will be considered in default if ANY of the following occur:
 - Any amount owing under the Promissory Note ("Note") is not paid by the day it becomes due; or
 - There is a violation of a provision of the Note now or in the future; or
 - Account holder files for bankruptcy or becomes subject to a proceeding that seeks relief from debt; or
 - Account holder dies or becomes legally unable to manage their affairs; or
 - Account holder terminates the NJNG account number listed in the Note; or
 - Account holder sells or otherwise transfers ownership of the real property at which NJNG currently provides natural gas utility service under the NJNG account number listed in the Note (Note will be due immediately);** or
 - Account holder has made a false or misleading statement about a matter in connection with the transaction covered by this Note or has made or makes one in any application related to the Note; or
 - Account holder reasonably believes that any amount owing under the Note will not be paid by the day it becomes due.
- If a default occurs, all amounts owing under the Note will be due immediately.
- ASSIGNMENT OF REPAYMENT PROGRAM PROCEEDS: If the customer chooses to assign to the contractor all of customer's rights to all monies due and to become due to customer under the promissory note that customer will execute with NJNG (the "Note"), customer shall execute a written assignment (in a form determined by NJNG), and all payments due to customer under the Note will be paid directly to contractor for application to the obligations of customer to contractor. If the customer decides to execute an assignment to the contractor, the customer shall remain liable to NJNG under the Note, and shall perform and fulfill all of the conditions and obligations under the Note.

NOTWITHSTANDING ANYTHING HEREIN TO THE CONTRARY, THE NOTE DOES NOT AND IS NOT INTENDED TO CONFER ANY RIGHTS OR REMEDIES UPON ANY PERSON OTHER THAN THE PARTIES WHO ARE SIGNATORIES TO THE NOTE.

**For example: A \$14,000 repayment with an APR of 0% and term of 5 years, customer would make 59 payments of \$233.34 and one final payment of \$232.99. For example: A \$14,000 repayment with an APR of 0% and term of 7 1/2 years, customer would make 89 payments of \$155.86 and one final payment of \$155.16.

Things to Know



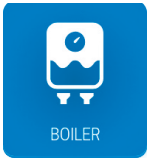


- Failure to provide any of the required information, or an application not filled out in its entirety, will delay processing of the application.
- NJNG will share the status/progress of your application/process with the applicant's contractor of choice for reasons that include, but are not limited to, providing required documents, scheduling work and processing paperwork.
- The NJNG repayment amount will be sent directly to the customer, unless the customer has executed an Assignment of Proceeds document. It is the customer's sole responsibility to pay the contractor.
- You may reduce the size of this document, but the reduced size must include the entire document.
- Income-qualified customers will be verified by a third-party. Visit savegreen.com for income guidelines.



HVAC and Water Heating Equipment Rebates and Financing

Rebates up to \$1,800 or Rebates and Financing up to \$15,200

Installing energy-efficient equipment has never been easier or more affordable. Upgrade to qualifying equipment and you may be eligible for rebates and incentives from NJNG and NJCEP, including 0% APR financing through NJNG's On-Bill Repayment Program (OBRP).^{*} Replace what you need now and return later to access even more rebates and incentives for additional equipment upgrades. Enhanced rebates and financing options are available for income-eligible customers.

Equipment Eligibility	NJNG 0% APR Financing and NJCEP Rebate*	OR	NJNG Rebate and NJCEP Rebate*
 <p>Power vent or indirect minimum Uniform Energy Factor (UEF) .64</p> <p>Tankless minimum UEF .81</p>	Finance up to \$2,500 plus \$300 NJCEP Rebate	or	\$100 NJNG Rebate \$300 NJCEP Rebate
	Finance up to \$3,500 plus \$300 NJCEP Rebate	or	\$100 NJNG Rebate \$300 NJCEP Rebate
 <p>Minimum 95 percent Annual Fuel Utilization Efficiency (AFUE)</p> <p>Minimum 97 percent AFUE</p>	Finance up to \$5,000 up to \$250 NJCEP Rebate	or	\$500 NJNG Rebate \$250 NJCEP Rebate
	Finance up to \$5,000 up to \$500 NJCEP Rebate	or	\$500 NJNG Rebate \$500 NJCEP Rebate
 <p>Minimum 90 percent AFUE</p>	Finance up to \$5,000 plus \$300 NJCEP Rebate	or	\$500 NJNG Rebate \$300 NJCEP Rebate
 <p>Indirect and/or combination unit with 90 percent AFUE</p>	Finance up to \$7,500 plus \$700 NJCEP Rebate	or	\$600 NJNG Rebate \$700 NJCEP Rebate
 <p>Minimum Seasonal Energy Efficiency Ratio (SEER) 16, EER 13</p> <p>SEER 18, EER 13. Mini-split minimum SEER 20, EER 12.5</p>	Finance up to \$5,000 plus \$300 NJCEP Rebate	or	\$0 NJNG Rebate \$300 NJCEP Rebate
	Finance up to \$5,000 plus \$500 NJCEP Rebate	or	\$0 NJNG Rebate \$500 NJCEP Rebate

To qualify for OBRP, air conditioning equipment must be paired with natural gas water heating or heating installation.

Maximum combined HVAC and water heating equipment 0% APR financing is \$14,000. All loans are net NJCEP rebates.

^{*}All offers are subject to available funding. Maximum OBRP 0% APR financing is \$14,000. For example on a \$14,000 repayment with an APR of 0% and a term of five years, the customer would make 59 payments of \$233.34 and one final payment of \$232.94. NJNG reserves the right, with approval of the State of New Jersey Board of Public Utilities, to terminate, modify, suspend or extend this rebate program. NJNG rebates and incentives do not apply to new construction. Offer applies to equipment purchased and installed by December 31, 2021. Rebate applications must be postmarked within 180 days of equipment purchase date. Customer must submit a paid receipt, Manual J/S and proof of permit with NJNG application. Visit NJCleanEnergy.com for NJCEP rebates, terms and conditions. Steam boilers not eligible for NJNG rebate.