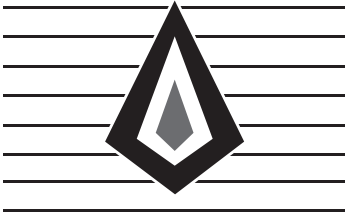


NATURAL GAS NOW!



Program



To promote the sale of natural gas, the District has established a Program to provide funding to residential Customers to install natural gas appliances and equipment to more efficient models (the Program.)

Use of the Program Fund

- Purchase of natural gas appliances and equipment
- Installation of natural gas appliances and equipment

Participation and Loan Structure

- New or existing residential Customers of the District
- Residential Customers must own the single family home, duplex or condominium unit where natural gas appliances or equipment will be installed
- Existing Customers must have a satisfactory payment history with the District
- Satisfactory credit history - Credit history may be obtained
- Loans may be secured by liens,

security agreements or mortgages

- Maximum loan amount is \$10,000 per customer
- Maximum term for loans shall be \$1,000 per year up to \$10,000 for ten (10) years
- Terms up to ten (10) years with no early payment penalty
- Competitive rates guaranteed for thirty (30) days after loan approval
- Current Rate: 7%



Application, Approval and Payment

- Completion and submission of application and all supporting documentation requested
- Review of application by District personnel
- Notification to applicant of loan approval
 - Closing of loan
 - District personnel will conduct final safety inspection and verify the installation of the natural gas appliance or equipment
 - Payment of loan funds directly to vendor or qualified contractor upon completion of final inspection



*West Tennessee
Public Utility District*

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731-986-8289