



EnergyRight Solutions Repayment Agreement

Account Number _____

Participant 1 (Primary) First Name _____ Last Name _____ Street Address _____ City _____ State ____ Zip _____

Participant 2 (Secondary) First Name _____ Last Name _____ Street Address _____ City _____ State ____ Zip _____

Property Installation Address (Residence): Address _____ City _____ State _____ Zip _____

Local Power Company _____ Address _____ LPC No. _____

Participant(s) entered into an agreement on _____ (mm/dd/yyyy) to participate in the EnergyRight Solutions Program (Program) as made available by the local power company (LPC). Since then, improvements eligible for financing have been installed to Participant's satisfaction in accordance with the Agreement to Participate and the Program requirements.

To repay the financing received from LPC, Participant(s) hereby promise to pay to the order of the LPC the sum of \$ _____ with interest on the unpaid principal balance at the rate of _____% per year until paid. This financing includes \$ _____ for installation of improvements under the Agreement to Participate and \$ _____ for security filing fees (if rolled into loan). Repayment shall be made in _____ consecutive monthly installments as shown in the repayment schedule in the Truth in Lending Disclosure.

Interest begins to accrue 30 days prior to the date the first payment is due. Participant(s) can avoid paying interest by paying the AMOUNT FINANCED (shown in Truth in Lending Disclosure) in full prior to the date interest begins to accrue.

Participant(s) understand that the FINANCE CHARGE and the TOTAL OF PAYMENTS as shown in the Truth in Lending Disclosure are estimates based on LPC's assumption that payments will be made as scheduled (on the dates agreed upon).

Truth In Lending Disclosure

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments	Total Sales Price
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after you have made all payments as scheduled	The total price of your purchase on credit, including your down payment of \$ _____
_____ %	\$ _____ E	\$ _____	\$ _____ E	\$ _____ E

Itemization of the Amount Financed of

\$ _____

\$ _____ Amount given to you directly

\$ _____ Amount paid on your account

Amount paid to others on your behalf:

\$ _____ to Public officials for security filing fees

\$ _____ to _____ (contractor)

\$ _____ to _____

\$ _____ to _____

Less: \$ _____ Prepaid finance charge

Your payment schedule will be

Number of Payments	Amount of Payments	When Payments are Due Monthly Beginning (MM/DD/YYYY)
_____	_____	_____ E

Security - You are giving security interest in: (Check the applicable box)

Not Applicable

The goods or property being purchased

Filing Fees \$ _____

Prepayment: If you pay off early, you will not have to pay a penalty.

See your Program agreements for any additional information about nonpayment, default, any required payment in full before the scheduled date, lack of prepayment penalties and any security interests.

E means an estimate N/A means not applicable

Each party signing this Repayment Agreement waives presentment and notice of dishonor and agrees that LPC may, without notice and without releasing such party from liability, grant extensions or renewals, add or release one or more parties, acquire additional security, or release any security.

It is understood that all or part of the unpaid principal balance of Participants' obligation to LPC may be paid at any time without penalty, but the LPC need not credit partial payments of the unpaid balance more often than once a month. LPC may accept late payments, accept partial payments, or delay enforcing any of LPC's rights under this Repayment Agreement without losing those rights.

Participant(s) will be in default under this Repayment Agreement if any of the following occurs: (1) If Participant(s) do not make a payment when due or perform all of Participants' obligations to LPC under this Repayment Agreement or any security arrangement Participant(s) have with LPC; (2) If Participant(s) have made a false or misleading statement in this or any other Program agreement; (3) If Participant(s) ceases to maintain an electric service account with LPC for the home at which LPC has made financing available; (4) If Participant(s) cease to reside in the home at which LPC has made financing available or if Participant(s) cease to use the home as residential premises; (5) If Participant(s) should die or, if a business entity, Participant(s) should be terminated, dissolved, or reorganized; (6) If Participant(s) should have any proceeding under any bankruptcy or insolvency laws begun by or against Participant(s); (7) If any suit should be instituted against Participant(s) which LPC deems to affect adversely LPC's interest in any of the improvements which LPC has financed; or (8) If LPC should consider itself or Participants' obligations unsafe or not completely secure or if LPC should believe, in good faith, that the likelihood of Participants' payment or other performance under this Repayment Agreement has been impaired.

If Participant(s) default in any of the above ways, all of Participants' payment obligations to LPC under this Repayment Agreement will, at LPC's option, immediately be due and payable without LPC's giving any advance notice. In addition to the amount outstanding under this Repayment Agreement, Participant(s) agree to pay a fixed collection fee of _____% of the amount outstanding if Local Power Company refers or submits the defaulted loan for collection.

Participant(s) are a customers of LPC, and Participant(s) understand that Participants' obligations under this Repayment Agreement are subject to LPC's Rules and Regulations and other policies and that the amount of the monthly repayment will be included as part of Participants' electric bill.

NOTICE: Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained with the proceeds hereof. Recovery hereunder by the debtor shall not exceed amounts paid by the debtor hereunder.

Each one of the undersigned has read this Repayment Agreement and the Truth in Lending Disclosure carefully, acknowledges that all spaces were completed before signing, and by signing below acknowledges receipt of a copy and agrees to be bound by the terms and conditions contained herein.

Participant 1 Signature _____

Date _____

Participant 2 Signature _____

Date _____

Each of the undersigned hereby agrees individually to be responsible to the same extent as Participant(s) for making any payments to LPC or fulfilling any other obligation of Participant(s) hereunder in the event Participant(s) fails to make a payment on a timely basis or fails otherwise to satisfy any of Participants' obligations to the LPC.

Each of the undersigned also acknowledges Notice to Co-signer on the second page of this form.

Co-signer First Name _____ Last Name _____ Address _____

Co-Signer Signature _____

Date _____

This activity is in accord with the provisions of the Tennessee Valley Authority Act of 1933 (16 U.S.C. Secs. 831-831ee). You are not required to participate. Information provided with go to LPCs, TVA and the contractors assisting TVA in this program. Your cooperation is appreciated.