



**PSE&G Solar Loan III Program
Applicant Web Portal Tutorial
Residential Program Segment**

Dear Applicant,

The following is a basic tutorial in order to make data entry into our application web portal as seamless as possible. You should know that this system is new and, as such, will be the subject of many changes and improvements as we obtain feedback from users. Please be patient as we further our efforts to reduce paper waste and streamline the application process for the PSE&G Solar Loan Program.

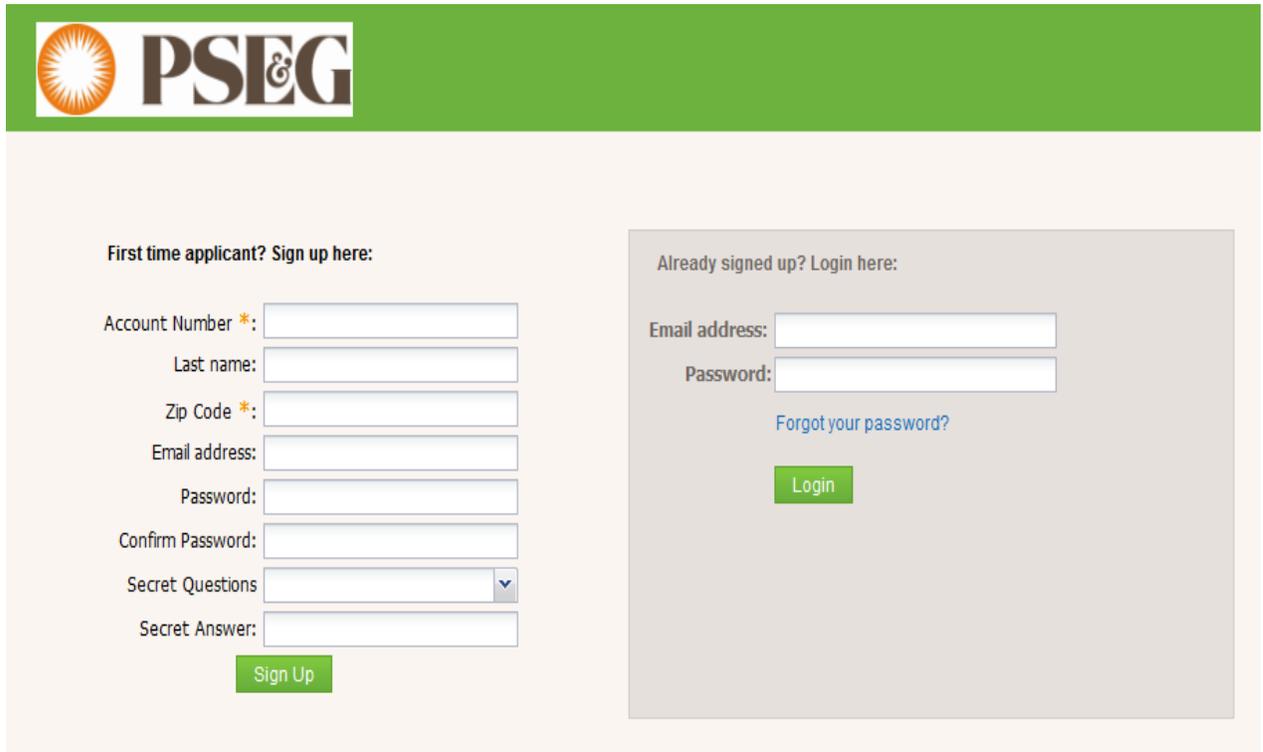
Please contact PSE&G if you have any further questions. Thank you.

INSTRUCTIONS AND REQUIREMENTS:

Before we begin, you should know that there are several items that you must submit before PSE&G will consider your application. You will be able to enter and save your project information into the system without these items, but you won't be able to submit the application to PSE&G without providing the items listed below. :

- PSE&G Electrical Account Number (*found on your monthly PSE&G bill*)
- W2 or 1099
- Prior Two Years of Tax Returns
- Paystub or proof of income for past 30 days
- Block, Lot and County numbers of the proposed solar facility
- Engineering Design Layout (*information provided by your installer*)
- Electrical One-Line Diagram (*information provided by your installer*)
- PVWatts Sheets for Each Sub-array and Applicable Derate Sheets (*version 1 only; information provided by your installer*)
<http://rredc.nrel.gov/solar/calculators/pvwatts/version1/>
- Completed Interconnection Application Form (*information provided by your installer*) http://www.pseg.com/home/save/manage_costs/nicep.jsp
- Solar System Design Specifications (*module and inverter; information provided by your installer*)
- Manufacturer's Warranty Documents (*module and inverter; information provided by your installer*)
- Cost of Solar System (*various cost categories as required within the application; information provided by your installer*)

Once you have registered your username and password, you can begin entering your project data. It is important to know that, in any given screen, once you hit “Continue”, **you cannot use the BACK buttons on your browser to return to those screens. You must hit “Save for Later”, return to your project from the home screen and click through the screens in order to update any prior data.**



The screenshot shows the PSEG website's user interface. At the top left is the PSEG logo, consisting of a stylized sun icon and the text "PSEG". Below the logo, the page is divided into two main sections. The left section is titled "First time applicant? Sign up here:" and contains several input fields: "Account Number *:", "Last name:", "Zip Code *:", "Email address:", "Password:", "Confirm Password:", "Secret Questions" (a dropdown menu), and "Secret Answer:". A green "Sign Up" button is located at the bottom of this section. The right section is titled "Already signed up? Login here:" and contains two input fields: "Email address:" and "Password:". Below these fields is a blue link that says "Forgot your password?" and a green "Login" button.

Please set up your profile by entering your data on the left. Once you have a password, you can go back to your application using the sign in fields on the right. Remember though, that once you click “Submit” your application you will not be able to change anything you previously entered.

Please also note that all items marked with an asterisk “*” are required fields. You will not be able to proceed without entering a response.

NOTES:



Eligible Programs

ELIGIBLE PROGRAMS (1)

MY APPLICATIONS

Residential (1)

Solar Loan III Program

This program is open to all qualified PSE&G electric customers. In this segment, the Borrower must be the system owner.



Apply Now

Select "Apply now" to apply for a loan.



Solar Loan III Program

This Solar Loan Program application will take approximately 30 minutes to complete. You can save your application at any time and return to it later.

You'll Need

- Your utility account number
- Separate electronic files with your W2's, 1099's and Income Tax Returns for the past 2 years (as applicable)
- Electronic file containing your two most recent paystubs (as applicable)
- All technical specifications and documents associated with your solar system

Please Note :

All items marked with an "*" are required. Your application cannot be submitted to PSE&G until all required items have been provided

- 1) PSE&G is authorized to disclose any information that may be relevant to such credit inquiries, including a consumer credit report on applicant and co-applicants (if any);
- 7) all information obtained by PSE&G in connection with this application, including this application, shall remain PSE&G's property whether or not a loan is extended;
- 8) PSE&G is authorized to disclose any information in or relating to applicant and co-applicants (if any) (including social security numbers) in connection with this application and/or any loan account which may be extended hereunder (including information received from third persons such as consumer credit reporting agencies) to applicant, to co-applicants (if any) and to any of PSE&G's subsidiaries, affiliates, assigns or others to whom disclosure is deemed necessary or appropriate by PSE&G;
- 9) PSE&G is authorized to answer any questions about PSE&G's credit experience with applicant and co-applicants (if any)
- 10) PSE&G may retain the original and/or an electronic record of this application, whether or not a loan is extended; and
- 11) signature of applicant and co-applicants (if any) by facsimile or "electronic signature" as defined in applicable federal and/or state law shall be effective, enforceable and valid as if a paper version of this application were delivered containing an original written signature

By checking the box below, I understand this is my electronic signature and I agree this will represent the same as my handwritten signature.

Cancel

I ACCEPT

PS&EG strongly recommends that you read the Terms and Conditions thoroughly. You will not be able to proceed without scrolling to the bottom of the page to click "I Accept".

Application (Solar Loan III Program)

1. Borrower Information 2. Borrower Confidential Information 3. Co-Borrower Information (if applicable) 4. Co-Borrower Confidential Information

5. 2nd Co-Borrower Information (if applicable) 6. 2nd Co-Borrower Confidential Information 7. Developer/Installer Information

8. Installation/Host Site and PV System Information 9. PVWatts Input & Output 10. PV System Cost 11. Upload Completed System Documents

12. Loan Request 13. Assets 14. 1st Mortgage 15. 2nd Mortgage 16. Upload Requested Loan Documents

Borrower First Name:	<input type="text"/>	*	Borrower Last Name:	<input type="text"/>	*
Address 1:	<input type="text"/>	*	Address 2:	<input type="text"/>	
Address City:	<input type="text"/>	*	Address State:	<input type="text" value="NJ"/>	*
Address Zip:	<input type="text"/>	*	Email:	<input type="text"/>	*
Phone:	<input type="text"/>	*	Mobile:	<input type="text"/>	
Please check if Mailing Address is different from above: <input type="checkbox"/>					
Mailing Address 1:	<input type="text"/>		Mailing Address 2:	<input type="text"/>	
Mailing Address City:	<input type="text"/>		Mailing Address State:	<input type="text" value="NJ"/>	
Mailing Address Zip :	<input type="text"/>				

Enter your borrower information here. Remember to complete all fields marked with an “*”. If you check the box for an alternate address, please provide that address in the subsequent space.

Application (Solar Loan III Program)



Borrower Date of Birth:  *

Borrower SSN: *

Borrower Gender: ▼

Does Applicant own Property? : ▼ *

Is Borrower PSE&G Employee or Full Time Contractor?: ▼ *

All of the fields on this screen are required before you can proceed to the next section.

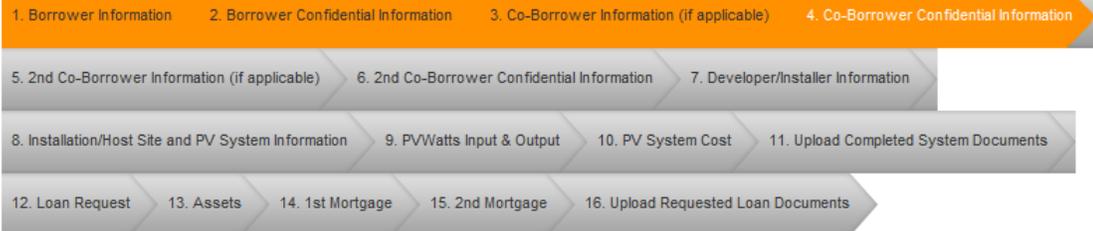
Application (Solar Loan III Program)



Co-Borrower First Name:	<input type="text"/>	Co-Borrower Last Name:	<input type="text"/>
Address same as Borrower?:	<input type="checkbox"/>		
If not the same please fill in:			
Address 1:	<input type="text"/>	Address 2:	<input type="text"/>
Address City:	<input type="text"/>	Address State:	<input type="text" value="NJ"/>
Address Zip:	<input type="text"/>	Email:	<input type="text"/>
Phone:	<input type="text"/>	Mobile:	<input type="text"/>
Mailing Address 1:	<input type="text"/>	Mailing Address 2:	<input type="text"/>
Mailing Address City:	<input type="text"/>	Mailing Address State:	<input type="text" value="NJ"/>
Mailing Address Zip:	<input type="text"/>		

If you have a co-borrower for the loan, you must complete all of the information for the co-borrower or your application may be considered deficient.

Application (Solar Loan III Program)



Co-Borrower Date of Birth: 

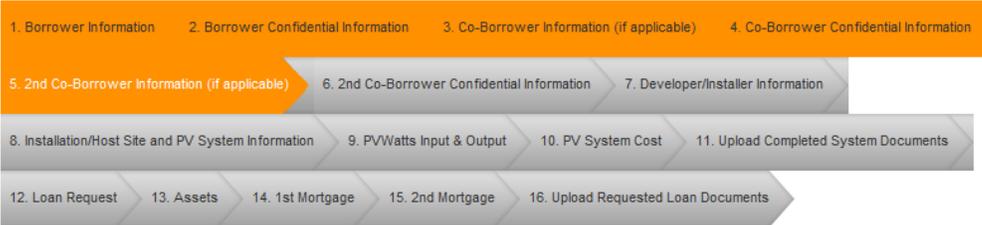
CoBorrower SSN:

Co-Borrower Gender:

Is Co-Borrower PSE&G Employee or Full Time Contractor?:

All of these fields are required if you have a co-borrower.

Application (Solar Loan III Program)



2nd Co-Borrower First Name:	<input type="text"/>	2nd Co-Borrower Last Name:	<input type="text"/>
Address Same as Borrower?:	<input type="checkbox"/>		
If not the same please fill in:			
Address 1:	<input type="text"/>	Address 2:	<input type="text"/>
Address City:	<input type="text"/>	Address State:	<input type="text" value="NJ"/>
Address Zip:	<input type="text"/>	Email:	<input type="text"/>
Phone:	<input type="text"/>	Mobile:	<input type="text"/>
<input type="button" value="Cancel"/> <input type="button" value="Save for Later"/> <input type="button" value="Continue"/>			

If you have a 2nd co-borrower for the loan, you must complete all of the information for the 2nd co-borrower or your application may be considered deficient.

Application (Solar Loan III Program)



2nd Co-Borrower Date of Birth: 

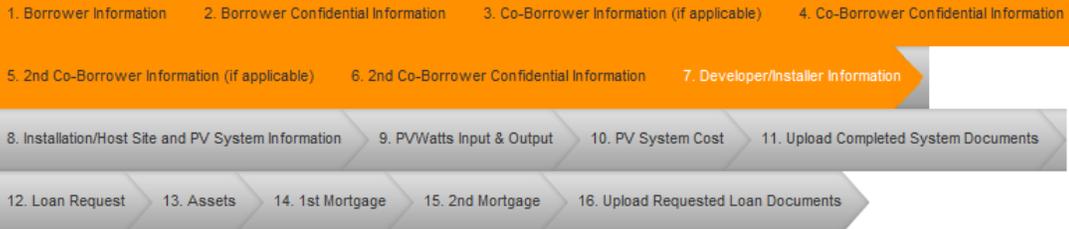
2nd CoBorrower SSN:

Is 2nd Co-Borrower PSE&G Employee or Full Time Contractor?:

2nd Co-Borrower Gender:

All of these fields are required if you have a 2nd co-borrower.

Application (Solar Loan III Program)



Developer Company Name: *

Contact First Name: * Contact Last Name: *

Address 1: * Address 2:

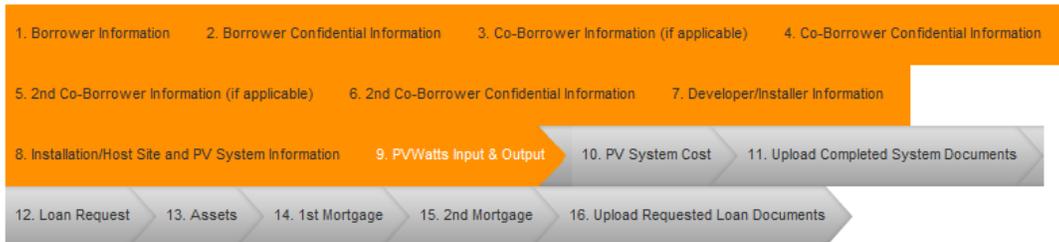
City: * State: *

Zip: * Email: *

Phone: * Mobile:

All of the fields on this screen are required except the mobile phone number of your installer.

Application (Solar Loan III Program)



Select

PVWatts Calculator: Check here then click Add. At least 1 set of PVWatts must be filled out

Add

Cancel Save for Later Continue

This screen will help us estimate the energy production of your solar system. You will need to have very specific information about your system and its' design. Your installer should be able to provide all of the information you need to complete this step.

Please click on the phrase "PV Watts" calculator and then click on the "Add" button.

PVWatts Input: DC Rating (kW): *

PVWatts Input: DC to AC Derate Factor: *

PVWatts Input: Array Type: *

PVWatts Input: Array Tilt (Degrees): *

PVWatts Input: Array Azimuth (Degrees): *

PVWatts Input: AC Rating (kW):

PVWatts Output: Jan (kWh):

PVWatts Output: Feb (kWh):

PVWatts Output: Mar (kWh):

PVWatts Output: Apr (kWh):

PVWatts Output: May (kWh):

PVWatts Output: Jun (kWh):

PVWatts Output: Jul (kWh):

PVWatts Output: Aug (kWh):

PVWatts Output: Sep (kWh):

PVWatts Output: Oct (kWh):

PVWatts Output: Nov (kWh):

PVWatts Output: Dec (kWh):

PVWatts Output: YEAR (kWh):

If your installer has provided you with data for more than one solar array, you must click “add additional array” in the upper right corner of the PV Watts Calculator section.

PVWatts Calculator: Check here then click Add. At least 1 set of PVWatts must be filled out Add Additional Array

PVWatts Input: DC Rating (kW): *

PVWatts Input: DC to AC Derate Factor: *

PVWatts Input: Array Type: *

PVWatts Input: Array Tilt (Degrees): *

PVWatts Input: Array Azimuth (Degrees): *

PVWatts Input: AC Rating (kW):

PVWatts Output: Jan (kWh):

PVWatts Output: Feb (kWh):

PVWatts Output: Mar (kWh):

PVWatts Output: Apr (kWh):

PVWatts Output: May (kWh):

PVWatts Output: Jun (kWh):

PVWatts Output: Jul (kWh):

PVWatts Output: Aug (kWh):

PVWatts Output: Sep (kWh):

PVWatts Output: Oct (kWh):

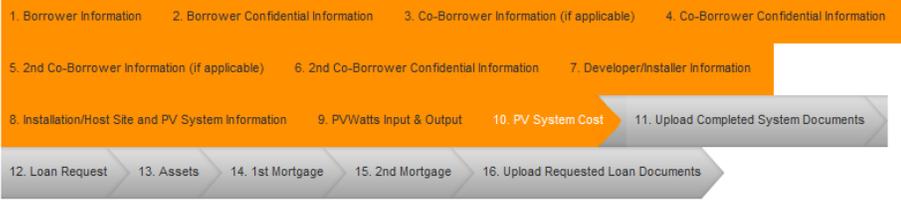
PVWatts Output: Nov (kWh):

PVWatts Output: Dec (kWh):

PVWatts Output: YEAR (kWh):

When all solar array data has been uploaded, please click “Calculate PVWatts”.

Application (Solar Loan III Program)



Cost of Design & Engineering of PV System: <input type="text"/> *	Cost of Equipment - PV Modules/Solar Panels: <input type="text"/> *
Cost of Equipment - Inverters/Transformers : <input type="text"/> *	Cost of Equipment - Balance of System/racks/cables/conduit/connectors/etc. : <input type="text"/> *
Soft Costs Including Permitting, Interconnection & Paperwork: <input type="text"/> *	Cost of Labor and Installation: <input type="text"/> *
Total Cost of Project: <input type="text"/> *	

Your installer should provide you with a breakdown of your system costs in the categories listed above. All categories are required.

8. Installation/Host Site and PV System Information 9. PVWatts Input & Output 10. PV System Cost 11. Upload Completed System Documents

12. Loan Request 13. Assets 14. 1st Mortgage 15. 2nd Mortgage 16. Upload Requested Loan Documents

Electrical One-Line Diagram: *

PVWATTS sheets for each PV Array: *

Interconnection Application Form: *

Manufacturer's Solar Module Product Data Sheet(s): *

Manufacturer's Solar Module Warranty Document(s): *

Manufacturer's Inverter Product Data Sheet(s): *

Manufacturer's Inverter Warranty Document(s): *

Engineering Design Layout Diagram: *

PSE&G Technical Worksheet: *

Upload Signed Contract between the Installer & Borrower (if available): *

Please upload all of the required documents necessary for PSE&G to review your application. Please see page one of this document for further details.

Application (Solar Loan III Program)

1. Borrower Information
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3. Co-Borrower Information (if applicable)
4. Co-Borrower Confidential Information
5. 2nd Co-Borrower Information (if applicable)
6. 2nd Co-Borrower Confidential Information
7. Developer/Installer Information
8. Installation/Host Site and PV System Information
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SREC Floor Bid Price
(Increments of \$5 only. If
not, bids will be rounded up
to the nearest \$5.):

 *

Requested Loan Amount:

 *

If yes, please explain:

Max Chars Allowed 255

Are there any existing or
anticipated loans or liens on
Project equipment?:

 *

If your system qualifies for a
larger loan amount, would
you be interested?:

 *

Cancel

Save for Later

Continue

Enter your SREC floor bid price here as well as your requested loan amount. Please note that your SREC floor bid price has a direct impact on the loan amount. PSE&G has made a loan calculator available on our website if you would like to review further at: <http://pseg.com/home/save/solar/home.jsp>

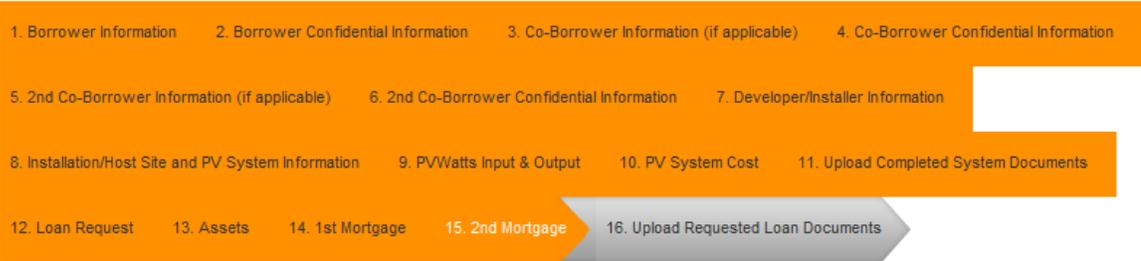
Application (Solar Loan III Program)

- 1. Borrower Information
- 2. Borrower Confidential Information
- 3. Co-Borrower Information (if applicable)
- 4. Co-Borrower Confidential Information
- 5. 2nd Co-Borrower Information (if applicable)
- 6. 2nd Co-Borrower Confidential Information
- 7. Developer/Installer Information
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- 11. Upload Completed System Documents
- 12. Loan Request
- 13. Assets
- 14. 1st Mortgage
- 15. 2nd Mortgage
- 16. Upload Requested Loan Documents

1st Mortgage Lender:	<input type="text"/>	*	1st Mortgage - Fixed or Adjustable:	<input type="text" value="Select"/>	*
1st Mortgage - Fully Amortizing or Interest Only?:	<input type="text" value="Select"/>	*	1st Mortgage - Rate:	<input type="text"/>	*
1st Mortgage - Term:	<input type="text"/>	*	Are Taxes & Insurance included in Mortgage Payments? :	<input type="text" value="Select"/>	*
Yearly Property Tax Amount:	<input type="text"/>		Yearly Homeowners Insurance Premium:	<input type="text"/>	

Here you will enter your personal financial information. This will allow PSE&G to perform a credit review.

Application (Solar Loan III Program)



2nd Mortgage - Lender:

2nd Mortgage - Fully Amortizing or Interest Only?:

2nd Mortgage - Term:

2nd Mortgage - Fixed or Adjustable:

2nd Mortgage - Rate:

If applicable, enter additional mortgage information. If no additional information is available, click on continue.

Application (Solar Loan III Program)

1. Borrower Information
2. Borrower Confidential Information
3. Co-Borrower Information (if applicable)
4. Co-Borrower Confidential Information
5. 2nd Co-Borrower Information (if applicable)
6. 2nd Co-Borrower Confidential Information
7. Developer/Installer Information
8. Installation/Host Site and PV System Information
9. PVWatts Input & Output
10. PV System Cost
11. Upload Completed System Documents
12. Loan Request
13. Assets
14. 1st Mortgage
15. 2nd Mortgage
16. Upload Requested Loan Documents

W2 Forms or 1099 for the *

past 2 years:

US Federal Income Tax *

Return Forms for the past 2 years:

Paystubs or Proof of Income *

for past 30 days :

Upload your personal financial documents here.

BEFORE YOU HIT THE SUBMIT BUTTON, PLEASE REVIEW YOUR ENTRIES AND MAKE ANY NEEDED UPDATES. SIMPLY HIT THE "SAVE FOR LATER" BUTTON AND REVIEW YOUR APPLICATION FROM THE BEGINNING. ONCE YOU HIT THE "SUBMIT" BUTTON, NEITHER YOU NOR PSE&G WILL BE ABLE TO CHANGE YOUR ENTRIES.



Thank you for participating in the PSE&G Solar Loan Program.

You will be receiving a confirmation email shortly for your records. PSE&G may contact you if there are any deficiencies with your application. Otherwise, you will be notified regarding the solicitation results as soon as they are available.

Your tracking number is 1154509313228.

[Apply for More Programs](#)

Note: Tracking Number – This number is for reference purposes only. Your project is still under review. Shortly after hitting the submit button, you will receive a confirmation email from PSE&G. This email will provide details regarding the program application fee and the interconnection application fee. You are required to submit both fees before your application can be considered further. PSE&G will be unable to process your application without receiving both of the fees by the stated date. You will also receive further communications from PSE&G as your project is processed by the Solar Loan Program team. Thank you for participating.



Eligible Programs

ELIGIBLE PROGRAMS (1)

MY APPLICATIONS (6)

Page 1 of 2

Show: All Completed Submitted Draft

Solar Loan III Program **SUBMITTED** Submit Date: 09/12/2013
Last Updated Date: Sep 12 2013, 9:58 AM EDT Tracking Number: 1154509313228

Solar Loan III Program **DRAFT**
Last Updated Date: Sep 11 2013, 10:43 AM EDT

Solar Loan III Program **DRAFT**
Last Updated Date: Sep 10 2013, 10:55 AM EDT

Solar Loan III Program **SUBMITTED** Submit Date: 09/09/2013
Last Updated Date: Sep 9 2013, 9:58 AM EDT Tracking Number: 1140204092522

Solar Loan III Program **COMPLETED** Submit Date: 08/30/2013
Last Updated Date: Aug 30 2013, 10:44 AM EDT Tracking Number: 1121102573092

You can access your project(s) on the main screen located under “My Applications”.