

To Whom It May Concern,

You are receiving this request because a residential property in which your financial institution has a mortgage interest (the “Applicant Property”), has applied to the Municipality of the District of Guysborough (the ‘Municipality’) to participate in the Municipality’s My Energy Improvement Plan (the “Program”) and requires the consent of your financial institution to proceed.

The Program: The Municipality established the Program to support property owners through providing funding for the installation of energy efficiency and conservation improvements. The Program was approved by the Municipality at its meeting on June 10, 2015.

The Local Improvement Charge: Under the Program, pursuant to Nova Scotia Municipal Government Act Bill No.5, and with the consent of the property owner and the mortgage lender, the Municipality will impose a local improvement charge (‘LIC’) to fund the upgrades. This charge will be implemented on participating properties via a special charges by-law to fund the installation of qualifying energy efficiency upgrades on such properties. The amount of this LIC will equal the combined total of (a) the amount of funding that the property owner receives from the Municipality under this Program, and (b) a fixed interest charge on that amount. The property owner will pay this LIC over a time period not to exceed 10 years.

The Municipality’s LIC by-law will require the property owner to pay the Municipality the defined portion of the LIC at the agreed upon payment schedule, until the LIC is fully paid. The Municipality will collect this payment via a local improvement charge in the same manner as and subject to the same penalties, remedies and lien priorities as property taxes. In accordance with the Municipality of the District of Guysborough *Property Assessed Clean Energy Program* by-law and Nova Scotia Municipal Government Act, the LIC added to the tax roll has the same statutory priority lien as property taxes when added to the tax roll.

Eligible Upgrades: The energy efficiency upgrades that are eligible for funding under the Program include: ceiling insulation, exterior wall insulation, exposed floor insulation, basement insulation, crawl space insulation, draft proofing, ENERGY STAR® windows, doors and skylights, efficient heating systems, solar domestic water and solar air.

Program Interest Rates and Terms: The Municipality is offering the annual interest rate and term set out below. The interest rate will remain fixed and will not be adjusted over the term.

Term	Program Interest Rate
10 years	Prime + 1%

Program Participation and Process: The owner of the Applicant Property has voluntarily applied to the Municipality to participate in the Program. As part of the application process, the owner of the Applicant Property requires the consent of your financial institution to participate in the Program.

Receipt of Requisite Consent: Following receipt of this document, the Applicant Property owner will engage the services of a Certified Energy Advisor. This service will identify specific eligible improvements that are applicable to the property. Accordingly, the final amount of funding provided by the Municipality in respect of the Applicant Property and the final amount of the LIC to be levied by the Municipality on the Applicant Property, cannot yet be determined. However, in no event will the final LIC amount exceed the maximum LIC amount indicated on the attached Lender Acknowledgement and Consent form.

Purpose of this Request: This request is being provided to you for the purpose of:

- (i) providing notice of the Applicant Property proposed participation in the Program, and
- (ii) seeking your consent as mortgage lender on the Applicant Property to the imposition of a LIC under the Program on the Applicant Property.

Execution and Return of Acknowledgement: Kindly execute the attached Lender Acknowledgement and Consent and return it to the District of Guysborough, attention Debbie Torrey.

Return to: **The Municipality of the District of Guysborough**
Attention: Debbie Torrey

Municipality of the District of Guysborough
P.O. Box 79, 33 Pleasant Street
Guysborough, Nova Scotia
BOH 1N0

For further information about My Energy Improvement Plan:

Website: efficiencyns.ca/MEIP

Phone: **1 877 999 6035**

Email: MEIP@efficiencyns.ca

My Energy Improvement Plan Request for Lender Acknowledgement and Consent

Property Owner:	
Property Address (the "Property"):	
City or Town:	Postal Code:
Mortgage Holder (the "Lender"):	
Max. amount for which the Property is eligible under the Program (the "Maximum LIC Amount"):	

The undersigned hereby represents that he or she is authorized to execute this Acknowledgement and Consent on behalf of the Lender.

The Lender hereby:

- Consents to the Property Owner agreeing to the Municipality of the District of Guysborough imposing a Local Improvement Charge on the Property in the Maximum LIC Amount.

OR

- Consents to the Property Owner agreeing to the Municipality of the District of Guysborough imposing a Local Improvement Charge on the Property of no more than \$ _____ .

X _____
Authorized representative signature

X _____
Name

X _____
Title

X _____
Name of Lender

____/____/____
DD MM YYYY

Terms and Conditions

I hereby consent and acknowledge that:

- a) Efficiency Nova Scotia is a franchise operated by EfficiencyOne, official Licensee of the Province of Nova Scotia. By completing and submitting this form, I agree to release my personal information to the current and successive holders of the Efficiency Nova Scotia franchise.
- b) By completing and submitting this form, I hereby consent to the purposes for which Efficiency Nova Scotia is collecting, using and disclosing personal information as set out in Efficiency Nova Scotia's Privacy Policy. More information on Efficiency Nova Scotia's Privacy Policy can be found online, efficiencyns.ca/privacy-policy or by email, privacy@efficiencyns.ca.