December 13, 2010

Jane K. Yura
Vice President, Regulation and Rates
Pacific Gas and Electric Company
77 Beale Street, Mail Code B10B
P.O. Box 770000
San Francisco, CA 94177

Subject: New PG&E Form 79-1126, Off-Bill and On-Bill Financing Loan Agreement for Self-Installed Projects

Dear Ms. Yura:

Advice Letter 3163-G/3757-E is effective December 10, 2010.

Sincerely,

Julie A. Fitch, Director
Energy Division
November 10, 2010

Advice 3163-G/3757-E  
(Pacific Gas and Electric Company ID U 39 E)  

Public Utilities Commission of the State of California

Subject: New PG&E Form 79-1126, Off-Bill and On-Bill Financing Loan Agreement for Self-Installed Projects

Pacific Gas and Electric Company (PG&E) hereby submits for filing new Gas and Electric Sample Form 79-1126 to enable non-residential customers to receive Off-Bill Financing and future On-Bill Financing (OBF) loan funds for self-installed projects.

Purpose

The existing OBF Loan Agreement is designed to be used in situations where the customer hires a contractor to install the energy efficiency measures, and makes no provision for the customer to install the measures themselves.

This new form will accommodate the requests of customers who wish to install the energy efficiency measures themselves in order to minimize project costs.

Background

Pursuant to Decision (D) 09-09-047, PG&E filed Form 79-1118, The General Off-Bill and On-Bill Financing Loan Agreement, which contains the contract terms between PG&E and the customer to enable financing of energy efficiency retrofit projects.

In situations where customers have the in-house expertise and equipment to install their own energy efficiency retrofit projects, the customer will perform the retrofit and submit the appropriate rebate or incentive paperwork. Examples would be companies or government agencies with skilled electricians on staff who may elect to install lighting measures themselves rather than hire an electrical contractor to perform the installation.

To ensure that the energy efficiency retrofit is completed as described and generates the energy savings being claimed, PG&E engineers (or contracted engineers) perform dual inspections for every OBF project (including self-installed projects.) An initial, on-site Pre-Inspection confirms the conditions of existing
equipment prior to the granting of permission to install the retrofit and provides the data needed to generate the loan terms. After installation, a subsequent Post-Inspection is completed to ensure that the equipment is as specified and correctly installed. The data derived from the Post-Inspection also allows the engineer to confirm the energy savings generated by the retrofit.

Protests

Anyone wishing to protest this filing may do so by letter sent via U.S. mail, by facsimile or electronically, any of which must be received no later than November 30, 2010, which is 20 days after the date of this filing. Protests should be mailed to:

CPUC Energy Division
Tariff Files, Room 4005
DMS Branch
505 Van Ness Avenue
San Francisco, California 94102

Facsimile: (415) 703-2200
E-mail: jnj@cpuc.ca.gov and mas@cpuc.ca.gov

Copies of protests also should be mailed to the attention of the Director, Energy Division, Room 4004, at the address shown above.

The protest also should be sent via U.S. mail (and by facsimile and electronically, if possible) to PG&E at the address shown below on the same date it is mailed or delivered to the Commission:

Jane K. Yura
Vice President, Regulation and Rates
Pacific Gas and Electric Company
77 Beale Street, Mail Code B10B
P.O. Box 770000
San Francisco, California 94177

Facsimile: (415) 973-6520
E-mail: PGETariffs@pge.com

Effective Date

PG&E requests that this advice filing become effective on regular notice, December 10, 2010, which is 30 calendar days after the date of filing.
Notice

In accordance with General Order 96-B, Section IV, a copy of this advice letter is being sent electronically and via U.S. mail to parties shown on the attached list. Address changes to the General Order 96-B service list and all electronic approvals should be directed to email PGETariffs@pge.com. Advice letter filings can also be accessed electronically at: http://www.pge.com/tariffs.

Jane Yera

Vice President, Regulation and Rates

Attachments
**CALIFORNIA PUBLIC UTILITIES COMMISSION**

**ADVICE LETTER FILING SUMMARY**

**ENERGY UTILITY**

**Company name/CPUC Utility No.** Pacific Gas and Electric Company (ID U39 M)

<table>
<thead>
<tr>
<th>Utility type:</th>
<th>Contact Person: Olivia Brown</th>
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<tbody>
<tr>
<td>☑ ELC ☑ GAS</td>
<td>Phone #: 415.973.9312</td>
</tr>
<tr>
<td>☐ PLC ☐ HEAT ☐ WATER</td>
<td>E-mail: <a href="mailto:oxb4@pge.com">oxb4@pge.com</a></td>
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**EXPLANATION OF UTILITY TYPE**

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<td>PLC = Pipeline</td>
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<td>WATER = Water</td>
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**Advice Letter (AL) #:** 3163-G/3757-E  Tier: 2

Subject of AL: New PG&E Form 79-1126, Off-Bill and On-Bill Financing Loan Agreement for Self-Installed Projects

Keywords (choose from CPUC listing): Forms

AL filing type: ☑ Monthly ☐ Quarterly ☐ Annual ☑ One-Time ☐ Other ____________________________

If AL filed in compliance with a Commission order, indicate relevant Decision/Resolution #: N/A

Does AL replace a withdrawn or rejected AL? If so, identify the prior AL: No

Summarize differences between the AL and the prior withdrawn or rejected AL: N/A

Is AL requesting confidential treatment? If so, what information is the utility seeking confidential treatment for: No

Confidential information will be made available to those who have executed a nondisclosure agreement: N/A

Name(s) and contact information of the person(s) who will provide the nondisclosure agreement and access to the confidential information: N/A

Resolution Required? ☑ Yes ☐ No

Requested effective date: December 10, 2010  No. of tariff sheets: 6

Estimated system annual revenue effect (%): N/A

Estimated system average rate effect (%): N/A

When rates are affected by AL, include attachment in AL showing average rate effects on customer classes (residential, small commercial, large C/I, agricultural, lighting). N/A

Tariff schedules affected: New Gas and Electric Sample Form 79-1126

Service affected and changes proposed: N/A

Protests, dispositions, and all other correspondence regarding this AL are due no later than 20 days after the date of this filing, unless otherwise authorized by the Commission, and shall be sent to:

**CPUC, Energy Division**

Tariff Files, Room 4005

DMS Branch

505 Van Ness Ave., San Francisco, CA 94102

jjnj@cpuc.ca.gov and mas@cpuc.ca.gov

**Pacific Gas and Electric Company**

Attn: Jane K. Yura, Vice President, Regulation and Rates

77 Beale Street, Mail Code B10B

P.O. Box 770000

San Francisco, CA 94177

E-mail: PGETariffs@pge.com
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<td>29686-E</td>
<td>Electric Sample Form 79-1126 Off-Bill and On-Bill Financing Loan Agreement for Self-Installed Projects Sheet 1</td>
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<tr>
<td>29687-E</td>
<td>ELECTRIC TABLE OF CONTENTS Sheet 1</td>
</tr>
<tr>
<td>29688-E</td>
<td>ELECTRIC TABLE OF CONTENTS SAMPLE FORMS Sheet 17</td>
</tr>
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</table>
Electric Sample Form 79-1126
Off-Bill and On-Bill Financing Loan Agreement for Self-Installed Projects

PLEASE REFER TO ATTACHED SAMPLE FORM
OFF-BILL AND ON-BILL FINANCING LOAN AGREEMENT
FOR SELF-INSTALLED PROJECTS

The undersigned customer ("Customer") will obtain and perform energy efficiency/demand response equipment and services (the "Work") which qualify for one or more of PG&E's applicable rebate or incentive programs. Subject to the conditions (including the process for Adjustment and preconditions to funding) set forth below, Pacific Gas and Electric Company ("PG&E") shall extend a loan (the "Loan") to Customer in the amount of the loan balance (the "Loan Balance") pursuant to the terms of this On-Bill Financing Loan Agreement ("Loan Agreement") and PG&E's rate schedules E-OBF and/or G-OBF, as applicable (the "Schedule").

To request the Loan, Customer has submitted a completed On-Bill Financing Application and associated documentation as required by PG&E (the "Application"). Collectively the Application and this Loan Agreement (including any Adjustment hereunder) comprise the "Agreement".

1. Customer shall complete the Work as described in the Application.

2. The estimated Loan Balance is set forth below. The total cost of the Work as installed, rebate/incentive for qualifying energy efficiency measures, Loan Balance, monthly payment, and loan term specified in this Loan Agreement may be adjusted, if necessary, after the Work and the post-installation inspection described in the Application and/or herein are completed (the "Adjustment"). The Adjustment will be calculated using the actual total cost of the Work, as installed, and the estimated energy savings (as described in the Application) of such Work. In no event will the Loan Balance be increased without Customer's written consent, even if Customer is eligible for such increased Loan Balance. Moreover, in no event will the Loan Balance exceed the maximum loan amount stipulated in the Application. Customer understands that in order to be eligible for the Loan, the initial Loan Balance for Work may not fall below the minimum loan amount, nor may the payback period exceed the maximum payback period. Accordingly, if after the Adjustment, the Loan Balance falls below the minimum loan amount or if the simple payback period exceeds the program maximum payback period, each as described in the Application, PG&E shall have no obligation to extend the Loan, as the Work would not meet program requirements. The Adjustment described in this paragraph will be communicated to the Customer in writing and will automatically become part of this Loan Agreement, except that any proposed increase in the Loan Balance will only become part of this Loan Agreement upon Customer's written consent to such increase.

3. PG&E shall have no liability in connection with, and makes no warranties, expressed or implied, regarding the Work. Customer will be responsible for any and all losses and damage it may suffer in connection with, and any claims by third parties resulting from, the Work. Customer shall indemnify and hold harmless PG&E, its affiliates, and their respective owners, officers, directors, employees and agents thereof, from and against all claims, demands, liabilities, damages, fines, settlements or judgments which arise from or are caused by (a) any breach of the Agreement by Customer; (b) any defects or problems with the Work, or the failure of the Work to deliver any anticipated energy efficiencies; (c) Customer's failure to pay any amount due or claimed by any Contractor with respect to the Work; or (d) the wrongful or negligent acts or omissions of any party (including any Contractor) in the conduct or performance of the Work.
4. Customer represents and warrants that (a) Customer is receiving this Loan solely for
Work obtained in connection with Customer’s business, and not for personal, family or
household purposes; (b) Customer, if not an individual or a government agency, is duly
organized, validly existing and in good standing under the laws of its state of formation,
and has full power and authority to enter into this Agreement and to carry out the
provisions of this Agreement. Customer is duly qualified and in good standing to do
business in all jurisdictions where such qualification is required; (c) this Loan Agreement
has been duly authorized by all necessary proceedings, has been duly executed and
delivered by Customer and is a valid and legally binding agreement of Customer duly
enforceable in accordance with its terms; (d) no consent, approval, authorization, order,
registration or qualification of or with any court or regulatory authority or other
governmental body having jurisdiction over Customer is required for, and the absence of
which would adversely affect, the legal and valid execution and delivery of this Loan
Agreement, and the performance of the transactions contemplated by this Loan
Agreement; (e) the execution and delivery of this Loan Agreement by Customer
hereunder and the compliance by Customer with all provisions of this Loan Agreement:
(i) will not conflict with or violate any Applicable Law; and (ii) will not conflict with or result
in a breach of or default under any of the terms or provisions of any loan agreement or
other contract or agreement under which Customer is an obligor or by which its property
is bound; and (f) all factual information furnished by Customer to PG&E in the Application
and pursuant to this Agreement is true and accurate.

5. The Application must include the Federal Tax Identification Number or Social Security
Number of the party who will be the recipient of the checks for the rebate/incentive or any
Loan proceeds. Customer acknowledges that PG&E will not be responsible for any tax
liability imposed on the Customer or any contractor in connection with the transactions
contemplated under the Agreement, whether by virtue of the Loan contemplated under
the Agreement, or otherwise, and Customer shall indemnify PG&E for any tax liability
imposed upon PG&E as a result of the transactions contemplated under the Agreement.

6. Upon completion of the Work, Customer shall send a written confirmation of completion
to PG&E’s On-Bill Financing Program Administrator at the address listed in Section 15.
Within 60 days after receiving the confirmation, PG&E (a) will conduct a post installation
inspection and project verification, including review of invoices, receipts and other
documents as required by PG&E to verify the correctness of any amounts claimed by
Customer; (b) will adjust, if necessary, the total cost, incentive, Loan Balance, monthly
payment, and loan term as stated above; and (c) if PG&E deems necessary, obtain
updated financial information to verify that Customer has good credit standing (as
determined by PG&E) prior to making the Loan. Customer shall give PG&E reasonable
access to its premises and the Work and shall provide such updated financial information
to PG&E upon request. PG&E may decline to make the Loan if PG&E determines, in its
sole discretion, that Customer does not have good credit standing at that time. If the
Work conforms to all requirements of the Agreement and all amounts claimed by
Customer as Work costs are substantiated to PG&E’s reasonable satisfaction, and PG&E
is satisfied that Customer has good credit standing, PG&E will issue a check (“Check”) to
Customer for all amounts PG&E approves for payment in accordance with the
Agreement. The date of such issuance is the “Issuance Date”. Customer shall be
responsible for paying any outstanding fees due to any contractor for the Work.

7. Customer shall repay the Loan Balance to PG&E as provided in this Loan Agreement
irrespective of whether or when the Work is completed, or whether the Work is in any
8. The monthly payments will be included by PG&E on the Account's regular energy service bills, or by separate bill, in PG&E’s discretion. Regardless whether the monthly payments are included in the regular utility bill or a separate loan installment bill, the following repayment terms will apply:

a. The Customer agrees to repay to PG&E the Loan Balance in the number of payments listed below and in equal installments (with the final installment adjusted to account for rounding), by the due date set forth in each PG&E utility bill or loan installment bill rendered in connection with Customer’s account (identified by the number set forth below) (“Account”), commencing with the bill which has a due date falling at least 30 days after the Issuance Date.

b. If separate energy service bills and loan installment bills are provided, amounts due under this Loan Agreement as shown in the loan installment bill shall be deemed to be amounts due under each energy services bill to the Account, and a default under this Loan Agreement shall be treated as a default under the Account.

c. If the Customer is unable to make a full utility bill payment in a given month, payment arrangements may be made at PG&E’s discretion.

d. Any partial bill payments received for a month will be applied in equal proportion to the energy charges and the loan obligation for that month, and the Customer may be considered in default of both the energy bill and the loan installment bill.

e. Further payment details are set forth below.

9. Any notice from PG&E to Customer regarding the Program or the transactions contemplated under the Loan Agreement may be provided within a PG&E utility bill or loan installment bill, and any such notices may also be provided to Customer at the address below or to the Customer’s billing address of record in PG&E’s customer billing system from time to time, and in each case shall be effective five (5) days after they have been mailed.

10. The Loan Balance shall not bear interest.

11. Customer may, without prepayment penalty, pay the entire outstanding loan balance in one lump sum payment provided the customer first notifies PG&E by telephoning the toll free phone number (1-800-468-4743), and by sending written notice to PG&E On-Bill Financing Program Administrator at the address listed below, in advance of making the lump sum payment. Accelerated payments that are received from Customer without PG&E’s prior approval may, at PG&E’s sole discretion, be applied proportionally to subsequent energy charges and Loan repayments and PG&E shall have no obligation to apply accelerated payments exclusively to reduction of the outstanding Loan.

12. The entire outstanding Loan Balance will become immediately due and payable, and shall be paid by Customer within 30 days if: (i) the Account is closed or terminated for any reason; (ii) Customer defaults under the Agreement; (iii) Customer sells or transfers ownership of the equipment forming part of the Work to any third party (including as part of a sale of the Customer’s property).
of a sale or lease of premises or transfer of business or otherwise); or (iv) Customer becomes Insolvent. Customer becomes “Insolvent” if: (i) Customer is unable to pay its debts as they become due or otherwise becomes insolvent, makes a general assignment for the benefit of its creditors, or suffers or permits the appointment of a receiver for its business or assets or otherwise ceases to conduct business in the normal course; or (ii) any proceeding is commenced by or against Customer under any bankruptcy or insolvency law that is not dismissed or stayed within 45 days.

13. Customer understands that without limiting any other remedy available to PG&E against Customer, failure to repay the Loan Balance in accordance with the terms of the Agreement could result in shut-off of utility energy service, adverse credit reporting, and collection procedures, including, without limitation, legal action.

14. If there is any conflict among the documents comprising the Agreement, the following order of priority shall apply: 1. this Loan Agreement; 2. the Application; 3. any documents attached to the Application.

15. Loan Particulars.

This table is to be completed by PG&E

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<td>Total Cost</td>
<td>Incentive</td>
<td>Loan Balance¹</td>
<td>Monthly Payment</td>
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<td>Term², Months</td>
<td>Number of Payments</td>
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Check Made Payable to Customer

Customer Details

Federal Tax ID or Social Security #, Customer

PG&E Account # / Service Agreement #

¹ The Loan Balance shall not exceed one-hundred thousand dollars ($100,000) for commercial customers and shall not exceed two-hundred fifty thousand dollars ($250,000) for government agency customers, excepting loans to government agency customers where, in PG&E’s sole opinion, the opportunity for uniquely large energy savings exist, in which case the Loan Balance may exceed two-hundred fifty thousand dollars ($250,000) but shall not exceed one million dollars ($1,000,000).

² Commercial loans may have their loan terms extended beyond five years, not to exceed the expected useful life (EUL) of the bundle of energy efficiency measures proposed, when credit and risk factors support this.
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<td>Service Address, Customer</td>
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<tr>
<td>Name and Title of Authorized Representative of Customer</td>
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<td>Signature of Authorized Representative of Customer</td>
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<tr>
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<td>Date</td>
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ACCEPTED: Pacific Gas and Electric Company

<table>
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<tr>
<th>By</th>
<th>Date</th>
</tr>
</thead>
</table>

PG&E On-Bill Financing Program Manager

Address:
PG&E Integrated Processing Center
P.O. Box 7265
San Francisco, CA 94120-7265
# ELECTRIC TABLE OF CONTENTS

## TABLE OF CONTENTS

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# ELECTRIC TABLE OF CONTENTS

## SAMPLE FORMS

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<td>Agreement for Schedule E-POBMC</td>
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<td>Agreement for Customers Taking Service on Schedule E-31</td>
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<td>79-1040</td>
<td>Non-Disclosure and Use of Information Agreement</td>
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<td>79-1075</td>
<td>Notice to Add or Delete Customers Participating in the Capacity Bidding Program</td>
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<td>Agreement for Aggregators Participating in the Capacity Bidding Program</td>
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<td>79-1006</td>
<td>Municipal Departing Load - Nonbypassable Charge Statement</td>
<td>25892-E</td>
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<td>Community Choice Aggregator (CCA) Service Agreement</td>
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<td>Community Choice Aggregator (CCA) Non-Disclosure Agreement</td>
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<td>79-1039</td>
<td>Agricultural, Commercial, Residential Rate Schedule Selection Customer Agreement</td>
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<td>79-1102</td>
<td>Section 399.20 Power Purchase Agreement</td>
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PLEASE REFER TO ATTACHED SAMPLE FORM
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FOR SELF-INSTALLED PROJECTS

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2. The estimated Loan Balance is set forth below. The total cost of the Work as installed, rebate/incentive for qualifying energy efficiency measures, Loan Balance, monthly payment, and loan term specified in this Loan Agreement may be adjusted, if necessary, after the Work and the post-installation inspection described in the Application and/or herein are completed (the "Adjustment"). The Adjustment will be calculated using the actual total cost of the Work, as installed, and the estimated energy savings (as described in the Application) of such Work. In no event will the Loan Balance be increased without Customer’s written consent, even if Customer is eligible for such increased Loan Balance. Moreover, in no event will the Loan Balance exceed the maximum loan amount stipulated in the Application. Customer understands that in order to be eligible for the Loan, the initial Loan Balance for Work may not fall below the minimum loan amount, nor may the payback period exceed the maximum payback period. Accordingly, if after the Adjustment, the Loan Balance falls below the minimum loan amount or if the simple payback period exceeds the program maximum payback period, each as described in the Application, PG&E shall have no obligation to extend the Loan, as the Work would not meet program requirements. The Adjustment described in this paragraph will be communicated to the Customer in writing and will automatically become part of this Loan Agreement, except that any proposed increase in the Loan Balance will only become part of this Loan Agreement upon Customer’s written consent to such increase.

3. PG&E shall have no liability in connection with, and makes no warranties, expressed or implied, regarding the Work. Customer will be responsible for any and all losses and damage it may suffer in connection with, and any claims by third parties resulting from, the Work. Customer shall indemnify and hold harmless PG&E, its affiliates, and their respective owners, officers, directors, employees and agents thereof, from and against all claims, demands, liabilities, damages, fines, settlements or judgments which arise from or are caused by (a) any breach of the Agreement by Customer; (b) any defects or problems with the Work, or the failure of the Work to deliver any anticipated energy efficiencies; (c) Customer’s failure to pay any amount due or claimed by any Contractor with respect to the Work; or (d) the wrongful or negligent acts or omissions of any party (including any Contractor) in the conduct or performance of the Work.
4. Customer represents and warrants that (a) Customer is receiving this Loan solely for Work obtained in connection with Customer’s business, and not for personal, family or household purposes; (b) Customer, if not an individual or a government agency, is duly organized, validly existing and in good standing under the laws of its state of formation, and has full power and authority to enter into this Agreement and to carry out the provisions of this Agreement. Customer is duly qualified and in good standing to do business in all jurisdictions where such qualification is required; (c) this Loan Agreement has been duly authorized by all necessary proceedings, has been duly executed and delivered by Customer and is a valid and legally binding agreement of Customer duly enforceable in accordance with its terms; (d) no consent, approval, authorization, order, registration or qualification of or with any court or regulatory authority or other governmental body having jurisdiction over Customer is required for, and the absence of which would adversely affect, the legal and valid execution and delivery of this Loan Agreement, and the performance of the transactions contemplated by this Loan Agreement; (e) the execution and delivery of this Loan Agreement by Customer hereunder and the compliance by Customer with all provisions of this Loan Agreement: (i) will not conflict with or violate any Applicable Law; and (ii) will not conflict with or result in a breach of or default under any of the terms or provisions of any loan agreement or other contract or agreement under which Customer is an obligor or by which its property is bound; and (f) all factual information furnished by Customer to PG&E in the Application and pursuant to this Agreement is true and accurate.

5. The Application must include the Federal Tax Identification Number or Social Security Number of the party who will be the recipient of the checks for the rebate/incentive or any Loan proceeds. Customer acknowledges that PG&E will not be responsible for any tax liability imposed on the Customer or any contractor in connection with the transactions contemplated under the Agreement, whether by virtue of the Loan contemplated under the Agreement, or otherwise, and Customer shall indemnify PG&E for any tax liability imposed upon PG&E as a result of the transactions contemplated under the Agreement.

6. Upon completion of the Work, Customer shall send a written confirmation of completion to PG&E’s On-Bill Financing Program Administrator at the address listed in Section 15. Within 60 days after receiving the confirmation, PG&E (a) will conduct a post installation inspection and project verification, including review of invoices, receipts and other documents as required by PG&E to verify the correctness of any amounts claimed by Customer; (b) will adjust, if necessary, the total cost, incentive, Loan Balance, monthly payment, and loan term as stated above; and (c) if PG&E deems necessary, obtain updated financial information to verify that Customer has good credit standing (as determined by PG&E) prior to making the Loan. Customer shall give PG&E reasonable access to its premises and the Work and shall provide such updated financial information to PG&E upon request. PG&E may decline to make the Loan if PG&E determines, in its sole discretion, that Customer does not have good credit standing at that time. If the Work conforms to all requirements of the Agreement and all amounts claimed by Customer as Work costs are substantiated to PG&E’s reasonable satisfaction, and PG&E is satisfied that Customer has good credit standing, PG&E will issue a check (“Check”) to Customer for all amounts PG&E approves for payment in accordance with the Agreement. The date of such issuance is the “Issuance Date”. Customer shall be responsible for paying any outstanding fees due to any contractor for the Work.

7. Customer shall repay the Loan Balance to PG&E as provided in this Loan Agreement irrespective of whether or when the Work is completed, or whether the Work is in any
way defective or deficient, and whether or not the Work delivers energy efficiency savings to Customer.

8. The monthly payments will be included by PG&E on the Account's regular energy service bills, or by separate bill, in PG&E's discretion. Regardless whether the monthly payments are included in the regular utility bill or a separate loan installment bill, the following repayment terms will apply:

   a. The Customer agrees to repay to PG&E the Loan Balance in the number of payments listed below and in equal installments (with the final installment adjusted to account for rounding), by the due date set forth in each PG&E utility bill or loan installment bill rendered in connection with Customer's account (identified by the number set forth below) ("Account"), commencing with the bill which has a due date falling at least 30 days after the Issuance Date.

   b. If separate energy service bills and loan installment bills are provided, amounts due under this Loan Agreement as shown in the loan installment bill shall be deemed to be amounts due under each energy services bill to the Account, and a default under this Loan Agreement shall be treated as a default under the Account.

   c. If the Customer is unable to make a full utility bill payment in a given month, payment arrangements may be made at PG&E's discretion.

   d. Any partial bill payments received for a month will be applied in equal proportion to the energy charges and the loan obligation for that month, and the Customer may be considered in default of both the energy bill and the loan installment bill.

   e. Further payment details are set forth below.

9. Any notice from PG&E to Customer regarding the Program or the transactions contemplated under the Loan Agreement may be provided within a PG&E utility bill or loan installment bill, and any such notices may also be provided to Customer at the address below or to the Customer's billing address of record in PG&E's customer billing system from time to time, and in each case shall be effective five (5) days after they have been mailed.

10. The Loan Balance shall not bear interest.

11. Customer may, without prepayment penalty, pay the entire outstanding loan balance in one lump sum payment provided the customer first notifies PG&E by telephoning the toll free phone number (1-800-468-4743), and by sending written notice to PG&E On-Bill Financing Program Administrator at the address listed below, in advance of making the lump sum payment. Accelerated payments that are received from Customer without PG&E’s prior approval may, at PG&E’s sole discretion, be applied proportionally to subsequent energy charges and Loan repayments and PG&E shall have no obligation to apply accelerated payments exclusively to reduction of the outstanding Loan.

12. The entire outstanding Loan Balance will become immediately due and payable, and shall be paid by Customer within 30 days if: (i) the Account is closed or terminated for any reason; (ii) Customer defaults under the Agreement; (iii) Customer sells or transfers ownership of the equipment forming part of the Work to any third party (including as part
of a sale or lease of premises or transfer of business or otherwise); or (iv) Customer becomes Insolvent. Customer becomes “Insolvent” if: (i) Customer is unable to pay its debts as they become due or otherwise becomes insolvent, makes a general assignment for the benefit of its creditors, or suffers or permits the appointment of a receiver for its business or assets or otherwise ceases to conduct business in the normal course; or (ii) any proceeding is commenced by or against Customer under any bankruptcy or insolvency law that is not dismissed or stayed within 45 days.

13. Customer understands that without limiting any other remedy available to PG&E against Customer, failure to repay the Loan Balance in accordance with the terms of the Agreement could result in shut-off of utility energy service, adverse credit reporting, and collection procedures, including, without limitation, legal action.

14. If there is any conflict among the documents comprising the Agreement, the following order of priority shall apply: 1. this Loan Agreement; 2. the Application; 3. any documents attached to the Application.

15. Loan Particulars.

<table>
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<tr>
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<tr>
<td>Total Cost</td>
<td>Incentive</td>
<td>Loan Balance¹</td>
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<td>Term², Months</td>
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<td>Number of Payments</td>
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Check Made Payable to Customer

Customer Details

Federal Tax ID or Social Security #, Customer

PG&E Account # / Service Agreement #

¹ The Loan Balance shall not exceed one-hundred thousand dollars ($100,000) for commercial customers and shall not exceed two-hundred fifty thousand dollars ($250,000) for government agency customers, excepting loans to government agency customers where, in PG&E’s sole opinion, the opportunity for uniquely large energy savings exist, in which case the Loan Balance may exceed two-hundred fifty thousand dollars ($250,000) but shall not exceed one million dollars ($1,000,000).

² Commercial loans may have their loan terms extended beyond five years, not to exceed the expected useful life (EUL) of the bundle of energy efficiency measures proposed, when credit and risk factors support this.
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<td>Service Address, Customer</td>
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<td>Name and Title of Authorized Representative of Customer</td>
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<td>Signature of Authorized Representative of Customer</td>
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<td>Date</td>
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**ACCEPTED:** Pacific Gas and Electric Company

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<th>Date</th>
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PG&E On-Bill Financing Program Manager

**Address:**
PG&E Integrated Processing Center
P.O. Box 7265
San Francisco, CA 94120-7265
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**Sheet 11**

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**Advice Letter No.:** 3163-G  | **Issued by:** Jane K. Yura  | **Date Filed:** November 10, 2010  
**Decision No.:** 11H9  | **Effective:** December 10, 2010  | **Resolution No.:**  
**Vice President:** Regulation and Rates
Alcantar & Kahl LLP
Ameresco
Anderson & Poole
Arizona Public Service Company
BART
Barkovich & Yap, Inc.
Bartle Wells Associates
Bloomberg
Bloomberg New Energy Finance
Boston Properties
Braun Blaising McLaughlin, P.C.
Brookfield Renewable Power
CA Bldg Industry Association
CLECA Law Office
CSC Energy Services
California Cotton Ginters & Growers Assn
California Energy Commission
California League of Food Processors
California Public Utilities Commission
Calpine
Casner, Steve
City of Palo Alto
City of Palo Alto Utilities
Clean Energy Fuels
Coast Economic Consulting
Commercial Energy
Consumer Federation of California
Crossborder Energy
Davis Wright Tremaine LLP
Day Carter Murphy
Defense Energy Support Center
Department of Water Resources
Dept of General Services
Division of Business Advisory Services
Douglass & Lidell
Downey & Brand
Duke Energy
Dutchter, John
Economic Sciences Corporation
Ellison Schneider & Harris LLP
Foster Farms
G. A. Krause & Assoc.
GLJ Publications
Goodin, MacBride, Squeri, Schlotz & Ritchie
Green Power Institute
Hanna & Morton
Hitachi
In House Energy
International Power Technology
Intestate Gas Services, Inc.
Lawrence Berkeley National Lab
Los Angeles Dept of Water & Power
MAC Lighting Consulting
MBMC, Inc.
MRW & Associates
Manatt Phelps Phillips
McKenzie & Associates
Merced Irrigation District
Modesto Irrigation District
Morgan Stanley
Morrison & Foerster
NLine Energy, Inc.
NRG West
Navigant Consulting
Norris & Wong Associates
North America Power Partners
North Coast SolarResources
Occidental Energy Marketing, Inc.
OnGrid Solar
Praxair
R. W. Beck & Associates
RCS, Inc.
Recurrent Energy
SCD Energy Solutions
SCE
SMUD
SPURR
San Francisco Public Utilities Commission
Santa Fe Jets
Seattle City Light
Sempra Utilities
Sierra Pacific Power Company
Silicon Valley Power
Silo Energy LLC
Southern California Edison Company
Spark Energy, L.P.
Sunshine Design
Sutherland, Asbill & Brennan
Taboros Caramanis & Associates
Tecogen, Inc.
Tiger Natural Gas, Inc.
TransCanada
Turlock Irrigation District
United Cogen
Utility Cost Management
Utility Specialists
Verizon
Wellhead Electric Company
Western Manufactured Housing Communities Association (WMA)
eMeter Corporation