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Issued: April 13, 2010

Issued by: /s/ Gary A. Long
Gary A. Long

Effective: April 16, 2010

Title: President and Chief Operating Officer

NHPUC No. 6 - ELECTRICITY DELIVERY
PUBLIC SERVICE COMPANY OF NEW HAMPSHIRE

SUPPLEMENT NO. 7
RESIDENTIAL ENERGY EFFICIENCY LOAN PROGRAM

TARIFF
for
ELECTRIC DELIVERY SERVICE
Applicable
in
Various towns and cities in New Hampshire,
served in whole or in part.

(For detailed description, see Service Area)

Issued: April 13, 2010

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RESIDENTIAL ENERGY EFFICIENCY LOAN PROGRAM

AVAILABILITY

Subject to the Terms and Conditions of the Tariff of which it is a part, this program shall allow Customers installing energy-efficiency measures under an energy efficiency program offered by the Company and approved by the Commission ("Participating Customers") to borrow all or a portion of the Customer's share of the installed cost of the energy-efficiency measures ("Customer Loan Amount") through an additional charge on their monthly electric service bill issued by the Company. It is available to Participating Customers who meet the following qualifications:

1. The Customer must own the residential property where the energy-efficiency measures are installed; and
2. The Customer must have an active Delivery Service account with the Company for the property where the energy-efficiency measures are installed and receive Delivery Service under Residential Delivery Service Rate R or Residential Time-of-Day Delivery Service Rate R-OTOD; and
3. The Customer must have a Fair Isaac and Company ("FICO") credit score of 680 or higher; and
4. The Customer must have good credit with the Company, which is defined as a Customer that has not received a disconnect notice from the Company during the twelve months preceding the Customer's request for service under this program; and
5. The Customer Loan Amount must be greater than or equal to \$500 and less than or equal to \$7,500 and must not exceed the Customer's share of the installed cost of the energy-efficiency measures installed under the Company's approved energy-efficiency program.

At its sole discretion, the Company shall determine eligibility for service under this program subject to the availability of program funds.

Any Customer taking service under this program must remain a Delivery Service Customer of the Company at the residential property where the energy-efficiency measures are installed. In the event the Customer does not remain a Delivery Service Customer of the Company at the residential property where the energy-efficiency measures are installed, any remaining charges under this program shall immediately become due and payable.

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CUSTOMER LOAN AGREEMENT

Participating Customers shall be required to execute a separate Customer Loan Agreement which will specify the fixed monthly charge and the terms of the payment period. A Customer can choose to pay the remaining balance owed to the Company at any time. A late payment charge as described in the Terms and Conditions for Delivery Service section of the Company's Tariff is applicable to the monthly charges rendered under this program. Participating Customers are not subject to disconnection of electric service for nonpayment of the charges under this program.

The Customer Loan Amount shall be paid to the Company by the Participating Customer through a fixed monthly charge applied over a term of months as established in the Customer Loan Agreement. Participating Customers may specify the repayment term of the Customer Loan Amount subject to the maximum repayment term limitations as specified below:

<u>Customer Loan Amount</u>	<u>Maximum Repayment Term (in Months)</u>
Greater than or equal to \$500 and less than or equal to \$2,000	24
Greater than \$2,000 and less than or equal to \$3,000	36
Greater than \$3,000 and less than or equal to \$4,000	48
Greater than \$4,000 and less than or equal to \$5,000	60
Greater than \$5,000 and less than or equal to \$6,000	72
Greater than \$6,000 and less than or equal to \$7,500	84

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**PUBLIC SERVICE COMPANY OF NEW HAMPSHIRE
RESIDENTIAL ENERGY EFFICIENCY LOAN**

CUSTOMER LOAN AGREEMENT

THIS CUSTOMER LOAN AGREEMENT, is made as of this _____ day of _____, _____ between PUBLIC SERVICE COMPANY OF NEW HAMPSHIRE, a New Hampshire corporation, having its principal place of business at 780 North Commercial Street, Manchester, NH 03101 (hereinafter called "the Company") and

_____, residential customer with an address of _____ taking service on Rate _____ with account number _____ (hereinafter called "Participating Customer"). Signatories on this Customer Loan Agreement are held jointly and severally liable up to the full loan amount.

ELIGIBILITY

Customers participating in the Home Performance with ENERGY STAR® Program ("NH HPwES") may be eligible for a Residential Energy Efficiency Loan. To be eligible customers must have a FICO Score of 680 or better and not have received a disconnect notice in the past 12 months. Customers may choose to finance between \$500 and \$7,500, but in no case will the loan amount exceed the required customer payment for an approved project.

TERMS

Pursuant to the provisions of this Customer Loan Agreement, the Participating Customer agrees to borrow and repay funds in accordance with this agreement in order to finance, in part, an energy efficiency project approved by the Company.

- A. The principal amount of the loan is \$ _____.**
- B. The loan will be repaid over a term of _____ months through fixed monthly installment payments of \$ _____ per month. The fixed monthly installment shall be invoiced on the Participating Customer's electric service bill with the Company. The fixed monthly installment payments are due on the due date printed on the electric service bill.**
- C. The interest rate on the loan will be zero percent (0%) per annum at an annual percentage rate (APR) of zero percent (0%). There is no variable rate of interest.**

D. There will be no security interest in the energy efficiency measures provided to the Customer, nor will there be a mortgage or lien against the real estate where the energy efficiency measures are installed.

E. LATE PAYMENT CHARGE APPLIES. All amounts previously billed by the Company to the Participating Customer, including the fixed monthly installment, which remain unpaid after the due date printed on the bill shall be subject to a late payment charge as approved by the Public Utilities Commission from time to time. The current late payment charge is one percent (1.0 %) per month on any unpaid balance, such amounts to include any prior unpaid late payment charges.

F. There is no penalty for prepayment of the loan.

In the event (1) the Participating Customer vacates their current premises where the energy efficiency measures specified in Attachment A have been installed, (2) the above described electric service account with the Company is closed, or (3) the name(s) on the electric account no longer match the name or names of the signatories below, the balance of the loan amount will become due and payable in full. Notwithstanding any provisions in the Company's Terms and Conditions to the contrary, failure to pay the fixed monthly payment in full may result in the Company taking legal action to secure payment of any remaining unpaid portion of the monthly installment(s) from the Participating Customer. Your electric service will not be terminated if you fail to pay the fixed monthly installment associated with the loan.

G. The loan amount will be paid by PSNH directly to the contractor listed below, only after the Participating Customer has certified that the work has been satisfactorily completed. The loan amount represents all or a portion of the Customer's share of the installed cost of the energy-efficient project approved by the Company.

Name of contractor: _____
Address: _____
Phone number: _____

The undersigned persons, being the Participating Customer and the Company, agree to the above terms to be effective on the earliest signatory date noted below.

Please Sign (each customer of record) and date below

Signed (PSNH representative)

(Name of customer) Date

(Name of PSNH rep) Date

(Name of customer) Date