



# Now Loan Program



**7%**  
Interest Rate

- Financing available up to \$15,000 for natural gas appliances for qualified homeowners.
- The loan is repaid monthly through your natural gas bill.
- No application fees.
- No down payment required.
- No collateral required.
- WTPUD provides a follow up inspection after the installation is complete.
- To apply, you will need to provide 2 estimates, completed application, and a copy of your most recent bank statement.

Call 731-986-8289 for more information.  
Applications can be picked up at WTPUD's office or found  
on the website, [www.wtpud.com](http://www.wtpud.com)



# Now Loan Program

To promote the sale of natural gas, West Tennessee Public Utility District (WTPUD) has established a program to provide funding to residential customers to install natural gas appliances and equipment or to upgrade existing natural gas appliances and equipment to more efficient models.

## Use of the Program Fund

- Purchase of natural gas appliances and equipment.
- Installation of natural gas appliances and equipment.

## Participation and Loan Structure

- New or existing residential Customers of WTPUD.
- Residential Customers must own a single family home, duplex or condominium unit where natural gas appliances or equipment will be installed.
- Existing Customers must have a satisfactory payment history with WTPUD.
- Satisfactory credit history – Credit history may be obtained.
- Loans may be secured by liens, security agreements or mortgages.
- **Maximum loan amount is \$15,000 dollars per customer.**
- Terms up to ten (10) years with no early payment penalty.
- Competitive rates guaranteed for thirty (30) days after loan approval.
- Current Rate: **7%**

## Application, Approval and Payment

- Completion and submission of application including **2 contractor estimates & most recent checking account statement.**
- Review of application by WTPUD personnel.
- Notification to applicant of loan approval.
- Closing of loan.
- WTPUD personnel will conduct final safety inspection and verify the installation of the natural gas appliance or equipment.
- Payment of loan funds directly to vendor or qualified contractor upon completion of final inspection by WTPUD.



# Now Loan Program

# Application

## Contact Information

Applicant Name(s): \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Other Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

## Project Information And Loan Request

Project Description: \_\_\_\_\_

Estimated Total Project Cost (please attach 2 contractor estimates): \$ \_\_\_\_\_

Amount of Loan Requested: \$ \_\_\_\_\_

## Personal Information – Applicant and Co-Applicant (when applicable)

Applicant Full Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ DOB: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Cell Phone: \_\_\_\_\_ Alternate Phone Number: \_\_\_\_\_

Marital Status: \_\_\_\_\_

Present Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Years at Present Address: \_\_\_\_\_

Mailing Address (if different from present address): \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Previous Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

(Applicant information continued on next page.)



# Now Loan Program

**Applicant** Current Employer: \_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_ Job Title: \_\_\_\_\_

Number of Years in This Line of Work: \_\_\_\_\_

Self-employed (if applicable): \_\_\_\_\_ Yes \_\_\_\_\_ No

Name of Business: \_\_\_\_\_

Describe Business: \_\_\_\_\_

Number of Years Self-employed in Business: \_\_\_\_\_

**Co-Applicant** (if applicable) Full Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ DOB: \_\_\_\_/\_\_\_\_/\_\_\_\_

Cell Phone: \_\_\_\_\_ Alternate Phone Number: \_\_\_\_\_

Marital Status: \_\_\_\_\_

Present Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Years at this Address: \_\_\_\_\_

Mailing Address (if different from present address): \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Previous Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Current Employer: \_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_ Job Title: \_\_\_\_\_

Number of Years in This Line of Work: \_\_\_\_\_

Self-employed (if applicable): \_\_\_\_\_ Yes \_\_\_\_\_ No

Name of Business: \_\_\_\_\_

Describe Business: \_\_\_\_\_

Number of Years Self-employed in Business: \_\_\_\_\_



# Now Loan Program

## Project Property Information

Project Property Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Do you own the Project Property? \_\_\_\_ Yes \_\_\_\_ No

Is there a mortgage or lien on the property? \_\_\_\_ Yes \_\_\_\_ No

If yes, please state the following for each mortgage or lien on the Project Property

Name of person or entity holding the lien.

\_\_\_\_\_

Describe the type and amount of the lien.

\_\_\_\_\_

Contact information for the lien holder.

\_\_\_\_\_

(If more space is needed, please continue on the back of this paper.)

## Bank Information - Please attach most recent checking account statement.

Primary Bank Name: \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

### CERTIFICATION

I/we certify that I/we have read and understand the West Tennessee Public Utility District Customer Finance Assistance Program including the loan terms and fees and the program requirements. I/we further certify that all the information supplied in this Application is correct and accurate.

I/we hereby consent to and authorize West Tennessee Public Utility District to contact any source or agency named in this Application to verify the information set forth in this Application. I/we hereby consent to and authorize West Tennessee Utility District, after giving reasonable notice, to enter the Project Property to determine that the Project described in this Application has been completed. I/we consent to keep all receipts for work completed with this loan for a period of three years and make these receipts available to West Tennessee Public Utility District.

I/we understand that West Tennessee Public Utility District does not guarantee the quality or workmanship of the Project.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date



# West Tennessee Public Utility District Approved HVAC Contractor List

updated 08.18.2025

<b>Carroll County</b>			
Jose Banullous	2860 Maytown Road	Bruceton	731-358-5654
Speer's Climate Control - James Speer	255 Butler School Road	Bruceton	731-586-2854
Blankenship Heating and Cooling	330 Northwood Drive	Huntingdon	731-733-3333
Daniel Perry Heating and Cooling	Murray Lane	Huntingdon	731-535-2076
Accurate Heating and Air - Jason Mercer	14 West End Avenue	McKenzie	731-819-6212
Honest Heating and Cooling - Tim Arnold	P.O. Box 117	McKenzie	731-358-2040
Wilson Heating and Cooling - Cody Wilson	90 Industrial Lane, Suite B	McLemoresville	731-986-7999
Omega Heating and Cooling	130 Exchange Road	Wildersville	731-307-0068
<b>Benton County</b>			
Accu-Air Heating and Cooling	8115 Hwy 641 N	Camden	731-924-3385
Brewer's A/C Services	724 Asbury Rd	Camden	731-676-0159
Fuller Heating and Cooling, LLC - Rusty Fuller	4303 US 70 P.O. Box 54	Camden	731-584-6757
Palen Company, Inc. - Mike Palen (731-584-8402)	6383 Rockport McIlwain Rd	Holladay	731-694-2161
Beacham Heating and Cooling, LLC - Tony Beacham	235 3rd Street	Big Sandy	731-431-6950
<b>Weakley County</b>			
Superior Heating and Cooling - Mitch Spaulding	179 Darnell Lane	Dresden	731-364-2591
US Refrigeration - Danny Sexton	2384 Highway 118	Dresden	731-364-2798
Gleason Hardware - Steve or Tom Horn	103 S. Cedar St	Gleason	731-648-5411
Skinner Sheet Metal - Robert Skinner	206 S. Front St	Greenfield	731-235-3928
Crouse Heating and Cooling - Stephen Crouse	210 TN-124	Greenfield	731-588-3078
E & H Refrigeration - Steve Butler	418 N. Lindell St	Martin	731-587-9675
Harris Heating and Cooling - Chris Harris	5419 Hwy 45	Sharon	731-456-2182
<b>Other Surrounding Counties</b>			
Newbill Heating and Air - Jeff Newbill	88 Milan Hwy	Humboldt	731-787-7600
Betts Family Heating and Cooling - Scotty Betts	304 E. Foster	Medina	731-783-3027
Electrical Solutions - Hunter Stout	94 Ashli Lane	Paris	731-642-5484
Affordable Comfort Heating and Cooling LLC - Joe Goetluck	206 Tyson Ave Suite A	Paris	731-407-4389
Shankle's Heating and Cooling	408 Memorial Drive	Paris	731-642-8841
Patriot Gas Works - Will Watkins	2350 Old Union Rd	Paris	731-707-3259
Performance Heating and Cooling	13 Nelson Cove	Milan	731-613-1500
West TN HVAC Service - Tony Pillow	118 Morris Drive	Rutherford	731-694-1139
Parham Heating, Cooling, Plumbing and Electric, LLC	44 Humboldt Hwy	Trenton	731-855-4328
Danny Larcom Heating and Air	1600 W. Main St.	Union City	731-885-1021

This list is not all inclusive and other experienced and licensed contractors will be considered. Please request WTPUD management approval for any contractor not on this list.

—WEST TENNESSEE PUBLIC UTILITY DISTRICT DISCLAIMER—

THIS IS A LIST OF CONTRACTORS WHO HAVE ADVISED OUR OFFICE THAT THEY PERFORM THE WORK THAT YOU HAVE REQUESTED. THESE INDIVIDUALS OR COMPANYS ARE NOT EMPLOYED, SUPERVISED, OR ENDORSED BY WTPUD. WTPUD is providing this list of installers/contractors as a courtesy to you. WTPUD does not recommend, guarantee, or endorse these individuals or companies.

WTPUD does not warrant that the work performed will be of any certain standard or quality. WTPUD recommends that you perform your own inquiry as to the nature and quality of work performed by the above listed individuals.