



ELECTRIC SCHEDULE E-EFLIC
ENERGY FINANCING LINE ITEM CHARGE (EFLIC) PILOT

Sheet 1

APPLICABILITY: This Rate Schedule is applicable to electric service to Residential Customers who meet the eligibility criteria specified in Section CUSTOMER ELIGIBILITY below, and receive service under a PG&E electric rate Schedule. (N)

The Energy Financing Line-Item Charge (EFLIC) Pilot facilitates repayment of loans from Participating Lenders to Customers through the Customer's Energy Statement (Bill). The loans between residential Customers and Participating Lenders are used to finance the installation of energy efficiency improvements. Only payments on Eligible Loans from Participating Lenders may be incorporated into a Customer's Bill.

EFLIC is available for loans funded and closed by the lender through the EE Finance Pilots Single Family Loan Program (SFLP), on or before December 31, 2015 or as otherwise directed by the California Public Utilities Commission (CPUC). PG&E will bill for these funded and closed loans for the duration of the original loan term. PG&E may cease billing Customer for Loan Charges before the final loan payment is due to the Participating Lender, as discussed in Section BILLING AND PAYMENT OF LOAN CHARGES below.

DEFINITIONS: The definitions of capitalized terms used in this Rate Schedule are either defined in this Rate Schedule, in Electric Rule 1 Definitions, or in EFLIC Guidelines, as defined below. Unless otherwise stated, all references to "Customer" in this Rate Schedule will refer to PG&E Customers who have elected to participate in EFLIC.

California Hub for Energy Efficiency Financing (CHEEF): a central enabling entity through which energy users, financial institutions, energy efficiency providers, and utilities can participate in a pilot to help finance the installation of Qualified Measures. The CHEEF may act through agents and third-party-service providers.

Energy Finance Line Item Charge (EFLIC): A process whereby charges for a Loan Agreement are included in a Customer's Bill, to be paid to PG&E with the Utility Charges. Loan Charge payments will be forwarded to the Participating Lender.

EFLIC Guidelines: Requirements for participation in EFLIC will be established in the EFLIC Program Implementation Plan approved by the CPUC.

Eligible Loan: A contractual financial arrangement from a Participating Lender to a Customer for an energy efficiency upgrade in the Single Family Loan Program (SFLP) for which PG&E is collecting the payments on the Bill. EFLIC is a payment option under SFLP.

Loan Agreement: A written agreement between a Customer and a Participating Lender to finance Customer's purchase and installation of Qualified Measures at a Customer Premise owned and occupied by Customer. The named person(s) on the loan must also be the named person(s) on the PG&E Bill on which the loan will be repaid.

Loan Charge: Amounts due during a billing period from a Customer to a Participating Lender for an Eligible Loan, including principal and any interest, late fees, late payments, and any other fees as calculated by the Participating Lender pursuant to the Loan Agreement. (N)

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BILLING AND
 PAYMENT OF
 LOAN CHARGES:
 (cont'd.)

2. PG&E will include or remove Loan Charges on the Bill pursuant to instructions received from the CHEEF. Participating Lenders shall inform the CHEEF if the Customer has initiated a dispute resolution process under the terms of the Eligible Loan. The CHEEF may instruct PG&E to remove Loan Charges from the Bill pending the resolution of any dispute between a Customer and Participating Lender. A Customer may also be removed from the pilot by the CHEEF or PG&E if the Customer fails to pay in full the entire amount due on the Bill for two or more payments. If PG&E receives instructions from the CHEEF to remove Loan Charges, PG&E will remove such charges from the Bill no later than the second billing cycle after such instructions are received. All collection and enforcement action with respect to an Eligible Loan shall be and remain the responsibility of the Participating Lender. If a Customer is removed from the pilot, PG&E will discontinue billing for Loan Charges. Responsibility for the collection of these delinquent charges shall be upon the Participating Lender. (N)
3. Customer shall pay the Loan Charges along with all other charges on the Bill and in accordance with the payment terms applicable to the Bill. All payments shall be made to PG&E. PG&E will apply payment amounts according to payment prioritization rules, as described below, and forward allocated Loan Charge payments received to the CHEEF or its designee.
4. If PG&E does not issue Customer a Bill because of either voluntary or involuntary termination of PG&E service, PG&E shall notify the CHEEF within 30 days of service disconnection. On and after such notification, PG&E will have no further responsibility for collecting and remitting Loan Charges.
5. Partial Payment: Utility's billing system applies partial payment to the components of the bill in accordance with existing Rules. Payments will be applied to past due EFLIC Charges prior to current charges.

 If a Customer makes only partial payment on a Bill, the partial payment will be applied to the following components of the Bill according to the order listed below:
 - a) Utility charges, which include utility service and credit establishment charges.
 - b) Energy-related charges, which include charges based on energy consumption and tariff schedules.
 - c) Other applicable products and services charges, which include all other services billed by the Utility such as Loan charges.
6. Declaration of Event of Default Under Loan Agreement: If the Participating Lender elects to declare an event of default under the Loan Agreement and demands immediate repayment of the entire principal and interest amounts outstanding (acceleration of loan repayment), the Participating Lender must immediately inform the CHEEF of such an election. The CHEEF shall instruct PG&E to remove all Loan Charges from the Bill. The Participating Lender shall be fully responsible for collecting all further amounts due under the Loan Agreement from the Customer. (N)

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BILLING AND
 PAYMENT OF
 LOAN CHARGES:
 (cont'd.)

- 7. Customer Bankruptcy: If a Customer files a petition for bankruptcy protection under the United States Bankruptcy Code, PG&E, upon notice, shall remove all Loan Charges from the Bill. The Participating Lender shall be fully responsible for collecting all further amounts due under the Loan Agreement from the Customer. (N)
- 8. Security Deposit: If Customer has or is required to provide a security deposit to establish or re-establish credit with PG&E in order to connect or reconnect service, the Loan Charges will not be included in the calculation of the security deposit pursuant to Rule 6. The Security Deposit and interest earned on the deposit, if any, will not apply to delinquent or current Loan Charges and Participating Lender will have no claim on or interest in the Security Deposit and interest earned on the deposit, if any.
- 9. Prepayment of Loan or Loan Charges: PG&E is not responsible for collecting, receiving or remitting any amounts to be attributable to prepayment of Customer's Eligible Loan or Loan Charges. If, in accordance with the Loan Agreement, the Customer elects to pay some or all of the outstanding Eligible Loan balance independent of the Loan Charge, the Customer is expected to send such payment directly to the Participating Lender, rather than to PG&E. PG&E is not authorized to keep funds a customer intended to pre-pay all or a substantial portion of the Loan balance.
- 10. In the event the Customer ceases to be the PG&E Customer of record at the Premises where the Qualified Measures funded by proceeds from the Eligible Loan are installed, PG&E will have no further obligation to collect the Loan Charges and will discontinue billing for Loan Charges. The obligation to pay the Loan Charge may not be transferred or assigned to the subsequent occupant of the Premise and the Customer remains obligated to pay the Eligible Loan.
- 11. Bill Impacts: Loan Charges may increase the amount of the Bill. The Loan Charges may or may not be offset in whole or in part by a reduction in Customer's energy usage resulting from the installation of Qualified Measures and Customer shall not be entitled to claim any reduction in Loan Charges based on the extent to which Qualified Measures achieve their anticipated benefits. The Loan Charges must be paid by Customer whether or not the Qualified Measures result in a reduction in Customer's energy usage or Bill savings. Utility disclaims any warranty including warranty of merchantability or fitness for a particular purpose regarding any Qualified Measures.
- 12. Loan Disclosures: Nothing in this Rate Schedule shall relieve Participating Lenders from any obligation by law to make disclosures or to provide periodic statements or other information to Customers with respect to Eligible Loans. PG&E assumes no responsibility with respect to such disclosures and reporting by virtue of providing billing services pursuant to this Rate Schedule. (N)

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REQUIRED AGREEMENTS:	<ol style="list-style-type: none"> 1. Loan Agreement: Customers must execute a Loan Agreement with a Participating Lender which specifies the repayment obligations in accordance with the EFLIC Guidelines and any other associated agreements required by the Participating Lender. 	(N)
	<ol style="list-style-type: none"> 2. Customer Billing Agreement: Customers must sign a "Authorization to Add Loan Charges to Utility Bill (Residential)" (Gas/Electric Sample Form 79-1156) with PG&E that specifies the terms and conditions under which PG&E will include the Loan Charges. 	
	<ol style="list-style-type: none"> 3. Customer must sign Electric Sample Form 79-1095 "Authorization to Receive Customer Information or Act Upon a Customer's Behalf" or Electric Sample Form 79-1096 "Authorization to Receive Customer Information or Act Upon a Customer's Behalf (Spanish)" to provide the CHEEF and a Participating Lender authorization to access customer billing information and other relevant data. 	
BILLING INQUIRIES OR DISPUTES:	<ol style="list-style-type: none"> 1. Customer inquiries concerning PG&E Charges should be directed to PG&E. 	
	<ol style="list-style-type: none"> 2. Customer inquiries concerning Loan Charges should be directed to the Participating Lender. 	
	<ol style="list-style-type: none"> 3. Where the Customer disputes its obligations to pay a Loan Charge, the dispute shall be resolved between the Customer and the Participating Lender and PG&E shall not be a party to the dispute. Utility will continue to include the EFLIC Charge on the Bill pending dispute resolution unless otherwise instructed by the CHEEF or a court of competent jurisdiction. Customers with an EFLIC repayment dispute shall resolve it directly with PG&E or Participating Lender. If a Customer has exhausted attempts to resolve a dispute with the financial institution or PG&E, the Customer will be referred to the CPUC's Consumer Affairs Branch (CAB) for assistance through its dispute resolution process. Disputes with the Participating Lender regarding any terms of the Eligible Loan must be resolved directly with the Participating Lender and cannot be resolved by CAB. 	
LIABILITY IN CONNECTION WITH LOAN CHARGES AND CONDUCT BY PARTICIPATING LENDERS, LESSORS, CONTRACTORS, AND SERVICE PROVIDERS:	PG&E or its agents shall not be liable to Customer for any damages caused by Participating Lender's failure to perform any commitment to the Customer or misrepresentation to the Customer. The amount of the Loan Charges shall be provided to PG&E by the CHEEF. PG&E shall not be liable to Customer if the amount of such charges is inaccurate in any way or contains charges that are in violation of the Loan Agreement or any state or federal laws. The Participating Lender is not PG&E's agent for any purpose by virtue of the billing procedures set forth in this Rate Schedule. PG&E shall not be liable to the Customer for any damages resulting from any acts, omissions, or representations made by a Participating Lender or a contractor or service provider in connection with soliciting Customers for Qualified Measures or for the Eligible Loan.	
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