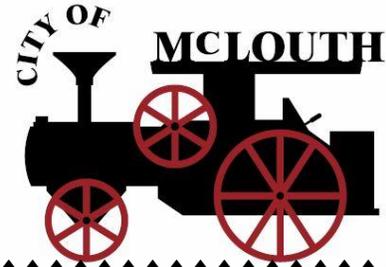


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Levelized Utility Payment Terms

The City of McLouth has a levelized payment option; customers are allowed to pay the same amount every month for their utility for a period of one year. During the year, the customer's account could have a debit or credit balance, depending on their actual usage; interest will not be applied to either a debit or credit balance.

To be eligible to participate, customers must meet the following criteria:

1. Customers must have a good credit history wherein all of the previous twelve months utility bills were paid before the delinquent date. If the customer is new, the City will require twelve months worth of history as of April with no delinquent payment during that time.
2. All utility payments must be made before the delinquent date. If two payments are late, the City shall have the right to terminate the agreement and change the account to regular pay with the account balance being settled according to the terms outlined below. The City's Utility Payment Policy applies to all accounts whether level pay or regular pay. A copy of the City of McLouth Payment Policy is attached.
3. If the utility account is for a rental property, the owner of the property must sign the agreement also.

At the end of the one year period, if the customer continues on the level pay plan, the credit balance will be used in the calculation of a new level pay amount. If the customer has a debit balance, they will be required to bring their account current before refiguring their new level pay amount. If the customer does not continue on this plan, the following adjustments would be made: a credit balance would be applied to future bills or the customer can request a refund check; a debit balance would become due with their next bill.

The City reserves the right, due to rate changes or credit buildup, to adjust the levelized payment with a minimum of 30 days notice to the customer. If the adjustment is not agreeable, the levelized pay may be discontinued and reverted to regular pay with the account balance being settled according to the terms above.

I have read the foregoing and agree to the terms set forth. If I violate any of the terms, I understand that my option for levelized utility payments will be terminated. I also understand this participation will be for a one year period and at the end of the period, I will be given an option to continue this program.

Customer's Signature _____ Date _____

Address: _____ Monthly Payment: \$ _____

Property Owner's Signature (Rentals) _____ Date _____

City Official's Signature _____ Date _____