

## Submissions – Energy Based Projects, Wind Power Stations, Thermal, et cetera

**Thank you** for placing your **submission** to private lenders and/or B-2. In an effort to speed up **underwriting** times, please include all of your project relevant information in this short form **application**. This will allow us to quickly analyze the numbers and make a **decision**.

Please put the name of the project in the **e-mail subject area**, and please be consistent when emailing to refer the name of the project in the email subject area. Please submit only **one** project per email and include the complete file

Please make sure you attached ALL the following documents requested:

**1) Submission Form**

2) Your **Executive Summary** w/ Resume's, Pro Forma, Financial Statement, Marketing Plan and Exit Strategy

3) Bank Comfort Letter, Articles of Organization, Driver's License

E-mail or fax to your conduit

Ground rules

- FORMS MUST BE COMPLETED BY THE PRINCIPAL(S).
- ALL FORMS FROM CFSI LENDING MUST NOT BE CHANGED OR ALTERED.
- ALL PAGES MUST BE INITIALED AND SIGNED AUTHORIZED PRINCIPAL FOR THE ORGANIZATION.

Please begin to **prepare** the following: a **Credit Report**, **Appraisal(s)**, **Title**, Purchase Contracts, and any and all relevant information. Please create a folder accurately labeled and **ready** to send should it be requested.

### **Submissions:**

Paymaster :	Cash Flow Specialists, Inc.
Address:	3907 Hidden Grove Lane Concord CA 94519 Mailing Address: P.O. Box 844 Alamo CA 94507
Contact Number:	800-669-2700

Secondary Number:	925-352-6000
Fax Number:	206-984-2853
Email:	<a href="mailto:joe@joetufo.com">joe@joetufo.com</a>
Lender Origination Fee Disbursement:	6% Max Origination fees paid out to all Lender affiliated parties

**Applicant & Corporate Contact Info:**

Entity Name: <b>LEGAL ENTITY INFORMATION</b>	Principal 1 and 2: <b>CORPORATE TITLES</b>
Address:	Name (1):
City:	Name (2):
State & Zip:	Address:
Phone number:	City:
Cell number:	State & Zip:
Fax number:	Phone number(1):
Email address:	Phone number (2):
Website:	Fax number:
Corporate Activity:	Email address (1):
Date of Incorporation	Email address (2):
Bank Reference:	Corporate Title:

Please indicate the what, if any, of the following are currently available:

**MARK WITH Y FOR "YES" OR N FOR "NO". BE SURE TO ACKNOWLEDGE ALL BLOCKS**

Executive Summary	Expected Breakdown use of funds	
Completed Business Plan	Bank Guarantee or other collateral instrument	
Pro forma's or Contract Agreements	Letter of Intent to Supply the instrument from a rated institution	
Management Profile/Resume	Letter of Intent to Fund or Loan Offer Already issued by a Lender	
Organizational Chart	Financials	

1) Brief Project Description/ Location/Collateral: ELABORATE ON PROJECT ITSELF, PLEASE INCLUDE  
MAJOR FOCAL POINTS OF PROJECT AND ALL PROJECT STRENGTHS.

**Type of Project:** **ACKNOWLEDGE ALL BLOCKS, LEAVING NO BLANK SPACES**

Acquisition e.g. This is an acquisition of \$30M	Construction e.g. This is not Construction
Purchase e.g. This is not a purchase	Refinance e.g. This is not a Refinance
Development e.g. This is not a development	Cash out Refinance e.g. This is not a Cash out Refinance

**What type of financing is being requested? ACKNOWLEDGE ALL BLOCKS, LEAVING NO BLANK SPACES**

Equity Partner	e.g. Yes
Conventional Debt Financing	e.g. Yes
Hard Money Loan	e.g. Not being requested at this time
Mezzanine	e.g. Not being requested at this time
Other Explain:	e.g. Not being requested at this time

**ACKNOWLEDGE ONLY BLOCKS THAT APPLY DO NOT ENTER REFERENCE BUSINESS PLAN**

What is the Loan amount requested?	TOTAL LOAN AMOUNT INCLUDING ALL TRanches, LENDER FEES, AND INTEREST RESERVE
Is all the money needed in the first tranche?	INCLUDE ALL TRanches EQUAL TO THE TOTAL LOAN AMOUNT
How many phases are there, and what are their completion dates?	INCLUDE ALL PHASES OF CONSTRUCTION
How many Acres is the site located on? Entitled or Raw?	
What type of Power Plant are you interested in constructing (chemical energy, gravitational potential energy, or heat energy into electrical energy)	

<p>If your Power Plant is classified as a <b>Thermal Power Station</b>, do you have the loss of heat to be employed as useful heat, for industrial processes or district heating I.E. a cogeneration power plant or CHP (combined heat-and-power) plant</p>	
<p>If your Power Plant is classified as a <b>Thermal Power Station</b> what type of turbine driven electric generator will you be utilizing?</p>	
<p>If your power station is a “<b>thermal power plant</b>” being constructed in a “dry area” what are your plans for constructing cooling towers or radiator? Or do you only wish to utilize fans in your cooling process? If your site is located next to a major body of water, please annotate the appropriate response for your cooling process.</p>	
<p>Are you utilizing <b>Renewable Energy Sources</b> instead of Conventional? If so what natural resource will you be utilizing (Sunlight, Wind, Rain, Tides, Geothermal)</p>	
<p>For <b>Nuclear Power</b> Plants what type of cooling system will you be utilizing?</p>	<p>FOR NUCLEAR POWER</p>
<p>For <b>Nuclear Power</b> Plants what type of nuclear reactor will you be utilizing? Any new designs from Generation IV reactors?</p>	
<p>For <b>Nuclear Power</b> Plants what type of design will you utilize ESBWR, ABWR, BWR? What safety ratings will yours carry?</p>	

For <b>Nuclear Power</b> Plants how will you obtain your Uranium? Who is your supplier? Any contracts? If you are involved in the mining or Uranium, you will also need to fill out a Mining Submission Form to elaborate on your process.	
For <b>Nuclear Power</b> Plants please provide your detailed process for disposing Radioactive Waste. Have you, or have you contracted anyone that is able to utilize or recycle spent rods? Have you addressed any issues raised by the Union of Concerned Scientists, in relation to your disposal of nuclear waste?	
For <b>Nuclear Power</b> Plants what is your plan for depleted uranium (DU)? Have you contracted any military organizations to supply these materials or aid in the manufacture of munitions?	
If utilizing <b>Wind Power</b> what type of Wind Turbines are you utilizing? What are their Turbine Ranges of Rated Power? What Rated output do they have?	FOR WIND ENERGY
For <b>Wind Farms</b> , since annual production is never as much as the sum of the generator nameplate ratings multiplied by the total hours in a year, please provide the theoretical maximum I.E. "Capacity Factor " and/or Proper Ratios (20-40%)	
If <b>Wind Power</b> will you be utilizing off shore location where wind is more efficient, or be on ground locations?	
For <b>Wind Power</b> Do you have any plans for Airborne Wind Turbines, or will you be utilizing a Tower?	

For <b>Wind Power</b> what is the typical Distribution of Wind Speed in your location and what is the WPD or Wind Power Density? Please provide the proper <a href="#">National Renewable Energy Labs</a> chart utilized to calculate “NREL CLASS”.	
For <b>Wind Power</b> what Induction Generators are being utilized throughout the Grid Management System? Will you be utilizing any Doubly-fed Machines, or Wind Turbines with solid-state converters between the turbine generator and the collector system?	
For <b>Wind Power</b> what is your Intermittency & Penetration Limits?	
For <b>Hydroelectricity</b> will you be utilizing any Pumped Storage Hydroelectricity? (Different reservoirs at different elevations) If so provide the improvement on the daily “load factor”	FOR HYDROELECTRICITY
For <b>Hydroelectricity</b> will you be utilizing water run through a “pen stock” to obtain a very high head?	
For <b>Hydroelectricity</b> what is the total volume of water, once dammed, that will be able to be channeled through hydraulic turbines, and what Height will the dam be? As a result how many hydraulic turbines will be utilized? How much energy output will there be?	
For <b>Hydroelectricity</b> will you be incorporating any irrigation or agriculture support?	

For <b>Hydroelectricity</b> have you had an environmental study conducted to indicate the ecosystem impact your plant will have on downstream/upstream ecosystems? In addition has your study taken into account any flooded areas contributing to decaying in an anaerobic environment forming methane, and other potent green house gases?	
For <b>Solar Power</b> technologies will the project being utilizing “passive solar” or “active solar” technologies?	FOR SOLAR POWER
For <b>Solar Power</b> technologies will you be utilizing <b>Photovoltaics</b> , to convert solar energy directly into electricity, or Solar Thermal Energy?	
For <b>Solar Power</b> technologies that are active please describe the use photovoltaic panels, pumps, and fans	
For <b>Solar Power</b> technologies that are passive please describe materials selected with favorable thermal properties, designing spaces that naturally circulate air, & referencing of building positions relative to the sun	
For <b>Solar Power</b> technologies harnessing solar energy for thermal energy please define thermal collectors USA Energy (low-, medium-, high-temp)	
For <b>Solar Power</b> technologies using STE are you primarily utilizing mirrors or lenses? What type of structures (ex. Parabolic trough design, Power Towers, Dish designs, Fresnel Reflectors)	

For <b>Solar Power</b> technologies using STE or <a href="#">Photovoltaics</a> what is the efficiency of your facility and what method are you utilizing? (Steam Turbines, Gas Turbines, et cetera)	
For <b>Solar Power</b> technologies what method of Heat storage will you be utilizing? (Steam, Molten Salt, Graphite heat)	
For <b>Solar Power</b> technologies what is your energy efficiency?	
For <b>Bio-Fuel</b> technologies what dead biological material will be utilized? (plants, manure, garden waste, crop residues) Will you be utilizing any Landfill Gas (LFG)?	FOR BIO-FUEL
For <b>Bio-Fuel</b> technologies utilizing Bio Diesel what is the standard that the product will carry? (Ex. EN 14214, ASTM International D6751)	
For <b>Bio-Fuel</b> technologies utilizing Bio Diesel what is the cloud point?	
For <b>Bio-Fuel</b> technologies utilizing Bio Diesel what steps are taken to ensure Contamination by water does not take place?	
For <b>Bio-Fuel</b> technologies utilizing Bio Diesel explain what technologies are utilized (Batch Reactors, Ultrasonic-Reactor Method, et cetera, their cost efficiency, to synthesize the final product. (Purification, Neutralization of free fatty acids, <b>Transesterification</b> , et cetera)	
For <b>Bio-Fuel</b> technologies utilizing Bio Diesel explain potential Production Levels.	



For <b>Bio-Fuel</b> technologies have you conducted an environmental study to analyze any Deforestation, Pollution, and/or Biodegradation?	
For <b>Bio-Fuel</b> technologies list any special circumstances, technologies, or other aspects of Bio-Fuel that we should be aware of (Bio Alcohols, Syn Gas, Bio Gas), that may be advantageous or help clarify any issues.	
For <b>Geothermal</b> Technologies please explain if you will be utilizing wells drilled to shallow ground or the proper distance to obtain the proper reservoirs.	FOR GEOTHERMAL
For <b>Geothermal</b> Technologies will you be utilizing Binary Cycle Power Plants? If so provide details of your plants and what secondary fluid will be utilized to help drive turbines.	
For <b>Geothermal</b> Technologies will you be utilizing <b>ORC</b> which uses a high molecular mass organic fluid to allow heat recovery from low temperature sources such as industrial waste heat, geothermal heat, solar ponds, etc. to be converted into useful work, that can itself be converted into electricity or <a href="#">Kalina cycles</a> ? Please provide detailed explanation of each cycle in your business plan	
For <b>Geothermal</b> Technologies will you be utilizing Dry Steam Plants? How will yours be structured?	
For <b>Geothermal</b> Technologies will you be utilizing Hot Dry Rock Geothermal Energy? If so How will your process be structured?	

For <b>Geothermal</b> Technologies will you be utilizing Flash Steam Plants? Please explain your plant's structure.	
For <b>Geothermal</b> Technologies will you have any Geothermal Heat pumps? If so will you utilize Direct Exchange Geothermal Heat Pumps? (pumps without a heat exchanger)	
Has a civil engineer conducted a site plan? Any feasibility studies? Evaluations?	
Was there an appraisal done on your current prospective site and plant? Value Now? Projected Value?	
LTV Sought?	
Does this project have a pending purchase contract? Deposit made/amount? Expiry date?	
Amount of Debt currently on the Project? When does the note mature? Is Payoff Required?	
What is the Physical Address	
If your <b>Technology is unique</b> and does not fit into any of these categories, please detail all pertinent steps regarding your process.	UNIQUE TECHNOLOGY
If your <b>Technology is unique</b> and does not fit into any of these categories, please detail the description of all the facilities you utilize.	
If your <b>Technology is unique</b> and does not fit into any of these categories, where is your power source derived from?	

If your <b>Technology is unique</b> and does not fit into any of these categories, do you emit any carbon omissions (and to what degree)?	
If your <b>Technology is unique</b> and does not fit into any of these categories, do you have any waste to dispose of from your process? Is it harmful to the environment? How do you plan to dispose of it?	
If your <b>Technology is unique</b> and does not fit into any of these categories, what is the process to obtain your power source? What is the cost incurred? Where can you locate it?	
If your <b>Technology is unique</b> and does not fit into any of these categories, what are the logistics involved in coordinating the delivery of the power source? Is it extracted from your location, or must it be brought from an outside source?	
If your <b>Technology is unique</b> and does not fit into any of these categories, please detail all pertinent steps regarding your process.	

**Principals** ACKNOWLEDGE ALL BLOCKS DO NOT ENTER REFERENCE BUSINESS PLAN

Amount of Equity Contribution thus far? What was it used for?	
Are the principals in a strong financial situation?	
Do the principals have financials? What are their liquid assets? Net worth? Income? Expenses? Monthly Cash flow? Fico?	IF YOU DO NOT HAVE ENTER "AVAILABLE UPON REQUEST"
Amount of Liquid Funds available to secure this transaction?	
Is the builder/developer/ principal(s) experienced?	
What is management's background?	
What projects/developments have the principals completed?	
What is the Exit Strategy?  Do you propose to hold the project for investment or sell the project after completion?  What is the desired payback period? Are there any special terms requested?	BE SPECIFIC. REFERENCE BUSINESS PLAN IS NOT ACCEPTABLE
Itemized use of funds	BE SPECIFIC. REFERENCE BUSINESS PLAN OR PROFORMA IS NOT ACCEPTABLE

Projected NET operating income? What is the Collateral provided?	
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Are there any other assets for cross collateralization?	
Who else has the borrower applied to? How long has the borrower been seeking financing?  Has the borrower ever been turned down for this loan? If so, for what reason?	
What is the status of all the necessary government approvals to begin the project? What is left to complete to obtain such & what is the approximate timeframe for such approval?	
Please provide name of project contractor & experience (Include Performance Bond Capacity) Please provide info on marketing company or Management Company if project is to be operated & held after completion.	

### **Agreements:**

By executing this agreement, I solemnly swear that all of the statements made in this submission are true to the best of my knowledge.

Borrower hereby enters into this agreement for the purposes of obtaining a Business loan through the services of CFSI. Borrower understands that to fully underwrite, process, complete due diligence, and assemble your (The Client's) package, CFSI incurs the following costs:

Seven thousand dollars US (\$7,000.00) to conduct underwriting and seven thousand five-hundred dollars (\$7,500.00) to complete due diligence on you as a sound client. This includes partially and/or entirely: THIS IS ONLY AN ACKNOWLEDGEMENT AND NOT A CHARGE

Background checks, diligence on company & principals, business evaluations, certified appraisals, market analysis, country analysis (for international developments/deals), title verification, financial review (of both principals/company), correct business plan assembly, ensure conformation of guidelines, correct submission, etc.

This disclosure is to let you know that we as a company pay for these fees in order to help you facilitate funding.

**It is for this reason that not just any applicant shall be accepted and we reserve the right to decline a client for any reason appropriate.**

It is understood a minimum of 10 to 15% of the requested loan amount is required for facilitation of clients total requested 1<sup>st</sup> tranche amount. After acceptance, this amount will be organized by lender to facilitate the successful funding of client's requested loan amount. Client may submit a Proof of Funds for a minimum of \$50,000.00 USD for a preliminary interview to discuss possible funding resource programs that may be available to client at time of submission. Client will be responsible for all of clients document fees, legal fees, and due diligence fees associated with loan from **client's side**, lender handles all fees associated with the **lenders side** of the transaction.

***A fee of 1 to 2% of entire loan amount will be earned by lender. The lender or affiliated party may charge maximum of 5% for a total fee of 6% to be paid out of loan proceeds at closing. Client may have additional fee agreements with non-affiliated brokers. All parties have read and understand this agreement and accept the terms and conditions.***

CFSI does not warrantee any outside agreements. Such agreements are handled between non-affiliated brokers and the borrower

#### Underwriting Process

- 1) Borrower has interest and submits a complete submission package.
- 2) Underwriter presents Due Diligence Report (underwriting times vary).
- 3) Borrower has 72 hours to reply and schedule a conference call to discuss.
- 4) Reply is reviewed and the 'Clear for Placement' will be based on borrower's response.
- 5) Preliminary loan Documents issued by Funding Source with Term Sheet.
- 6) Borrower receives initial portion of Intent to Fund Letter.
- 7) Borrower executes Intent to Fund Letter and placement of program will be initiated.
- 8) Funding occurs within 45 days of placement in program.

Funding times will be offered in the Intent to Fund Letter.

Business Name and official address:

Borrowers Initials \_\_\_\_\_  
Submission Form Page 14 of 16 [www.joetufo.com/blog](http://www.joetufo.com/blog)

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PUT IN ADDRESS IN THE ARTICLES OF INCORPORATION

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For and on behalf of Principal For (Project Name): NAME OF PROJECT NOT INCORPORATION  
By (Principal): ELECTRONICALLY SIGN

NOTES:

BE SURE THE SUBMISSION FORM IS FILLED OUT AND SAVED UNDER THE COMPANY'S LEGAL ENTITY NAME AND SAVE DOCUMENT IN WORD FORMAT.

ALL INFORMATION MUST BE ABLE TO BE REFERENCED SOMEWHERE IN SUPPORTING DOCUMENTS. (BUSINESS PLAN, EXECUTIVE SUMMARY, FINANCIALS, FORMAL RESUMES, ETC.)

IF POSSIBLE BE SURE YOUR CLIENTS REFERENCE THE PAGE NUMBER IN THE SUPPORTING DOCS WHERE INFORMATION IS FOUND (EX: REF. BUS. PLAN PAGE 4-2)

The undersigned Corporate Officer and Director agrees to not disclose this document and acknowledges that the Director shall not utilize any documents obtained from The Company or the processing firm for solicitation, promotion, advertising to any external parties for any of the following purposes: raising the necessary capital requirements for your/or interested parties equity contributions into Funding Source, bringing any external parties to facilitate your transactions, solicitation of commissions to interested parties that are not formally addressed by Funding Source, or any external party outside the Undersigned Director for any reason whatsoever. Undersigned Director understands violation of this provision is grounds for immediate termination and entitlements for any punitive damages incurred as a result of this violation. If there is not an applicable Director, then the stipulations shall only apply to the Undersigned Corporate Officer on behalf of the Company. Additionally the Borrower/Applicant shall not utilize this form for solicitations in any form, matter, replication, or fashion.

DISCLAIMER: Sender is NOT a United States Securities Dealer or Broker or U.S. Investment Adviser. Sender is a consultant and makes no warranties or representations as to the buyer, seller or transaction. All due diligence is the responsibility of the buyer and seller. This E-mail letter and the attached related documents are never to be considered a solicitation for any purpose in any form or content. This document including any attachments hereto is a response to a formal request of information only. Upon receipt of these documents, the Recipient hereby acknowledges this disclaimer. These documents are not from any banking or other Institution policy. We do not provide securities or securities-related advice. No information herein shall be construed as a solicitation of investment funds or a securities offering in any way