### CHOCTAW ELECTRC COOPERTIVE, INC. Above Ground Safe Room Loan Application Guidelines

### **Loan Eligibility**

Depending upon the availability of funds, above ground safe room loans may be made to members in good standing with the cooperative.

- 1. Members in good standing with the Cooperative are subject to certain guidelines outlined on the loan application.
  - a. The member must have a prompt pay history with the Cooperative.
  - b. An "A" or "B" credit rating with the Cooperative is required for approval.
  - c. The member must own the real estate and structure to which the safe room is to be installed and may be asked to provide proof of ownership.
  - d. Must be a Choctaw Electric Cooperative member for a minimum of one (1) year.

### **Loan Application Process**

- 1. The member must complete the loan application and return to a Choctaw Electric Cooperative office.
- 2. Upon receipt of the application, the cooperative will determine approval of the Safe Room loan.
- 3. Following approval of the Safe Rooms
- 4. An inspection will take place to determine specifications are adequate for proper installation of the steel or concrete safe rooms.
- 5. The member will be required to sign:
  - i. A promissory note.
  - ii. An agreement that if full payment is not made on the electric bill, the loan payment will be deducted first.
- 6. After inspections are made and necessary forms have been signed, an appointment will be made to have the safe room installed.
- 7. The cooperative will notify the member of the date and time of installation.
- 8. Installation of Storm Shelters will be at the discretion of the Contractor, due to the types of terrain throughout Choctaw Electric Cooperatives system.

#### **Loan Terms and Conditions**

- 1. The maximum scheduled repayment will not exceed five (5) years, sixty (60) months.
- 2. Interest rate on Safe Room Loans will be eight percent (8%).
- 3. The monthly payment will be added to the member's electric bill.
  - i. The due date of the first payment will be established by the Customer Service Department and will be dependent upon the member's billing cycle.
- 4. The cooperative will inform the member of the interest paid on the Safe Room Loan by January 31<sup>st</sup> of each year.

# I understand that if I <u>sell or vacate the premises</u>, <u>or if I disconnect this account</u>, <u>CEC shall bill me for the remaining unpaid balance</u> of the safe room loan.

I have read, understand and agree to all of the above guideline	es:	
Member:	Date:	
Utility Representative:	Date:	

#### STATEMENT OF NON-DISCRIMINATION

The Cooperative will not discriminate against any member in a protected category (race, color, religion, sex, national origin, age, disability or certain classifications based on genetic information, or any other characteristic protected by federal, state, or local law).

# **CHOCTAW ELECTRIC COOPERATIVE**

# **Above Ground Safe Room Application**

CEC Account Number:
Zip Code:
lBusiness
own Payment: No Yes \$
Ground Safe Room
al safe rooms is 3 sq. ft. per person.
Concrete Safe Rooms
Can be installed outside4' x 8'
6' x 8'
8' 10' Concrete Pad \$600

Map: (Please be detailed)

### **Steel Safe Rooms**

Hausner's steel safe rooms are designed to be installed inside out of the weather, such as a garage or shop building with a concrete floor at least 4" thick and reinforced with rebar.

Safe rooms are the standard 7 ft. height, doors are a standard 3'0". The safe rooms can be built shorter in order to fit through the structure opening in which the safe room is to be installed.

The safe room is painted with a quality grey primer and 2 top vents. The engineered design has been tested at Texas Tech Wind Institute.

Steel Safe Rooms			
4' x 8'	6' x 8'	8' x 8'	Area
\$4550	\$4850	\$5150	Boswell
\$4575	\$4875	\$5175	Soper
\$4600	\$4900	\$5200	Hugo, Centerpoint, Lane
\$4625	\$4925	\$5225	Grant, Antlers, Farris
\$4650	\$4950	\$5250	Ft. Towson, Rattan, Valliant
\$4675	\$4975	\$5275	Swink, Cloudy, Moyers, Garvin
\$4800	\$5100	\$5400	Rufe, Clayton, Nashoba, Forest Grove, Wright City, Idabel, Lukfata
\$4825	\$5125	\$5425	Broken Bow, Bethel, Battiest, Ludlow, Haworth, Tom
\$4750	\$5050	\$5350	Eagletown
\$4775	\$5075	\$5375	Smithvlle
\$4800	\$5100	\$5400	Watson

### **Concrete Safe Rooms**

Hausner's concrete safe rooms are designed to be installed outside. They come with an 8" wind turbine for ventilation and a 6" vent. The door is painted with a quality grey primer. Concrete safe rooms must be installed on a concrete pad.

Concrete Safe Rooms			
4' x 8'	6' x 8'	Area	
\$4200	\$4600	Boswell	
\$4225	\$4625	Soper	
\$4250	\$4650	Hugo, Centerpoint, Lane	
\$4275	\$4675	Grant, Antlers, Farris	
\$4300	\$4700	Ft. Towson, Rattan, Valliant	
\$4325	\$4725	Swink, Cloudy, Moyers, Garvin	
\$4450	\$4850	Rufe, Clayton, Nashoba, Forest Grove, Wright City, Idabel, Lukfata	
\$4475	\$4875	Broken Bow, Bethel, Battiest, Ludlow, Haworth, Tom	
\$4500	\$4900	Eagletown	
\$4525	\$4925	Smithvlle	
\$4550	\$4950	Watson	
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8' x 10' Concrete Pad \$600. Includes excavation and placement of pad.

\*\* PRICES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE\*\*



Hausner's Limited

580.924.6988

580.924.6742 FAX

## Maintenance and Warranty - Above Ground Steel Safe Room

Hausner's Limited safe rooms have been engineered and reviewed to meet the applicable portions of the FEMA-320, FEMA-361 and the ICC-500. They have been tested at the Wind Science and Engineering Research Center Debris Impact Text Facility in Lubbock, TX. They meet and exceed the debris impact testing protocol.

The safe room should be installed *inside a structure*, such as a garage or out building. Once attached to the slab it should not be connected or tied to any part of the outer structure.

The hinges need to be *lubricated* at least twice a year. This item is not covered under warranty and the homeowner will be charged for replacement and labor costs if repair is needed.

The unit has been painted with a high -quality primer paint. It may be necessary for the homeowner to re-prime or paint the door/unit as needed with either a quality primer or finish paint to extend the life of the unit.

The workmanship of construction (weld and fabricated pieces), door knobs and slide anchors will be covered for a **10** year period from the date of installation.



gohausner.com

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### Maintenance and Warranty Tips for Your New Concrete Safe Room

It is very important to keep dirt packed around your shelter pad. After the first few rains, following installation, you will see considerable settling of the dirt around the unit. This is normal. It is necessary to rake the dirt back up against the shelter pad on all sides.

To extend the life of the steel door hinges, it is recommended to lubricate them at least twice a year. Failure to do so may cause hinges to freeze up and/or break off of the door or door frame. Hinge replacement **IS NOT** covered by our warranty.

The steel door of your shelter has been painted with a metal primer. To prevent rusting, you may wish to re-prime and/or paint when needed. You may also choose to put weather-stripping around the inside of your shelter door to keep the water from leaking in during heavy wind-driven rains. Our warranty does not cover water leaking in around the door or ventilation openings.

It is not necessary to put any type of waterproofing agent on the outside of your shelter. The manufacturing process itself guarantees the water-tightness of the unit.

### **10 YEAR WARRANTY**

The manufacturer warrants that there will be no leakage in the concrete structure for a period of 10 years from the date of installation. The warranty does not include moisture that may appear from time to time in the form of condensation, commonly due to temperature variations, humidity, etc. Neither does the warranty include water that may enter the structure around the door, under the walls or ventilator. Small cracks caused by expansion and/or contraction, which do not create a leakage or structural problem, are not covered by the warranty.

### LIMITATION OF LIABILITY (DESIGN)

Hausner's cannot predict actual performance of any structure for tornadoes or severe storms, but this design incorporates current knowledge to best protect the occupants. The engineer and fabricator shall not be obligated or liable for actual, incidental, consequential, or other damages to users of this shelter for any purpose, including those installing or maintaining thereof.