As of this date, the $XXX.00 owed for service and past due has not been paid. You have already received a final disconnect notice for this amount. To avoid a disconnection of service, we are offering you a deferred payment agreement which would permit you to pay off the amount over time.

This Agreement describes payment terms which, if accepted by you, will avoid a disconnection of service. Better terms, suited to your financial condition, may be available if you call us at _____________________. You must sign and return one copy of this Agreement, with the required down payment, by MM/DD/YY to avoid termination. This date extends the due date appearing on your termination notice.

Payments are to be made in installments as follows:

- $XX.00, the down payment, must be received by MM/DD/YY
- $XX.00, plus the January bill, must be received by MM/DD/YY
- $XX.00, plus the February bill, must be received by MM/DD/YY
- $XX.00, plus the March bill, must be received by MM/DD/YY
- $XX.00, plus the April bill, must be received by MM/DD/YY
- $XX.00, plus the May bill, must be received by MM/DD/YY
- $XX.00, plus the June bill, must be received by MM/DD/YY
- $XX.00, plus the July bill, must be received by MM/DD/YY
- $XX.00, plus the August bill, must be received by MM/DD/YY
- $XX.00, plus the September bill, must be received by MM/DD/YY
- $XX.00, plus the October bill, must be received by MM/DD/YY

If you are not currently on budget billing, a program designed to help you pay your utility bills by establishing equal monthly installment payments, and you wish to join this plan now, please check the box below. Call us if you want more information about the plan.

\[\checkmark\] Yes, I want to be on budget billing.

IF YOU SIGN THIS AGREEMENT, YOU ARE AGREEING TO PAY EACH INSTALLMENT AS INDICATED ABOVE, INCLUDING EACH MONTHLY BILL, BY THE DATES INDICATED.

Issued By: R. Lee Haney, Chief Financial Officer, Pearl River, New York
(Name of Officer, Title, Address)
22. RESIDENTIAL CUSTOMER PAYMENT AGREEMENT (Cont'd.)

DO NOT SIGN THIS AGREEMENT IF YOU CANNOT MEET ITS TERMS. CALL US TO DISCUSS YOUR NEEDS. IF YOU DO SIGN, AND FAIL TO COMPLY WITH THE TERMS, WE WILL TAKE STEPS TO DISCONNECT YOUR SERVICE.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION ON YOUR RIGHTS AND OTHER SERVICES WHICH MAY BE AVAILABLE TO YOU.

Customer Signature _________________________________ Date _____________

Company Signature _________________________________ Date _____________

ASSISTANCE

IF YOU ARE UNABLE TO PAY THE TERMS OF THIS AGREEMENT, OR NEED HELP UNDERSTANDING OR MAKING THIS AGREEMENT, CALL US. IF FURTHER HELP IS NEEDED, YOU MAY CALL THE NEW YORK STATE PUBLIC SERVICE COMMISSION AT 800 342-3377, 8:30 a.m. UNTIL 4:30 p.m., MONDAY THRU FRIDAY.

PAYMENT AGREEMENT RULES

• THIS AGREEMENT MUST BE FAIR AND MUST BE BASED ON YOUR ABILITY TO PAY

• IF YOU ARE UNABLE TO PAY ON THESE TERMS, YOU SHOULD NOT SIGN THIS AGREEMENT. INSTEAD, CALL US OR COME TO OUR OFFICE.

• IF YOU CAN SHOW FINANCIAL NEED, ALTERNATE TERMS WILL BE ARRANGED. DEPENDING ON YOUR CIRCUMSTANCES, A DOWN PAYMENT MAY NOT BE REQUIRED AND INSTALLMENTS MAY BE AS LOW AS $10.00 PER MONTH.

• THIS AGREEMENT CAN BE CHANGED IF YOUR ABILITY TO PAY CHANGES FOR REASONS YOU CANNOT CONTROL. IF A CHANGE IS NEEDED, PLEASE CALL US OR COME TO OUR OFFICE.

• IF YOU ARE A RECIPIENT OF PUBLIC ASSISTANCE OR SUPPLEMENTAL SECURITY INCOME, YOU MAY BE ELIGIBLE FOR HELP IN PAYING YOUR UTILITY BILLS. IF SO, YOU MAY WISH TO CALL OR VISIT YOUR LOCAL SOCIAL SERVICE OFFICE.

WHAT HAPPENS IF PAYMENTS ARE NOT MADE

IF WE DO NOT RECEIVE THESE PAYMENTS ON TIME, WE CAN REQUIRE YOU TO SEND THE TOTAL AMOUNT OWED ON YOUR ACCOUNT. THE COMPANY WILL SEND YOU A NOTICE ALLOWING YOU 15 DAYS TO PAY BEFORE SERVICE IS TURNED OFF.
This is an Agreement between Orange and Rockland Utilities, Inc. and (Customer's Name). As a result of our conversation with you, you have tentatively agreed to pay the $XXX.00 owed for service as of MM/DD/YY on the above identified account and service address under the payment terms described below. To acknowledge your acceptance of this Payment Agreement, please sign one copy of this form and return it to us, together with any required down payment, by MM/DD/YY. If you cannot agree to these payment terms, please contact us at ______________________ immediately.

Payments are to be made in installments as follows:

$XX.00, the down payment, must be received by MM/DD/YY
$XX.00, plus the January bill, must be received by MM/DD/YY
$XX.00, plus the February bill, must be received by MM/DD/YY
$XX.00, plus the March bill, must be received by MM/DD/YY.
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$XX.00, plus the May bill, must be received by MM/DD/YY
$XX.00, plus the June bill, must be received by MM/DD/YY
$XX.00, plus the August bill, must be received by MM/DD/YY
$XX.00, plus the September bill, must be received by MM/DD/YY
$XX.00, plus the October bill, must be received by MM/DD/YY

If you are not currently on budget billing, a program designed to help you pay your utility bills by establishing equal monthly installment payments, and you wish to join this plan now, please check the box below. Call us if you want more information about the plan.

\_____\ Yes, I want to be on budget billing.

IF YOU SIGN THIS AGREEMENT, YOU ARE AGREEING TO PAY EACH INSTALLMENT AS INDICATED ABOVE, INCLUDING EACH MONTHLY BILL, BY THE DATES INDICATED.
22. RESIDENTIAL CUSTOMER PAYMENT AGREEMENT (Cont'd.)

DO NOT SIGN THIS AGREEMENT IF YOU CANNOT MEET ITS TERMS. CALL US TO DISCUSS YOUR NEEDS. IF YOU DO SIGN, AND FAIL TO COMPLY WITH THE TERMS, WE WILL TAKE STEPS TO DISCONNECT YOUR SERVICE.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION ON YOUR RIGHTS AND OTHER SERVICES WHICH MAY BE AVAILABLE TO YOU.

Customer Signature _________________________________ Date _____________
Company Signature _________________________________ Date _____________

ASSISTANCE

IF YOU ARE UNABLE TO PAY THE TERMS OF THIS AGREEMENT, OR NEED HELP UNDERSTANDING OR MAKING THIS AGREEMENT, CALL US. IF FURTHER HELP IS NEEDED, YOU MAY CALL THE NEW YORK STATE PUBLIC SERVICE COMMISSION AT 800 342-3377, 8:30 a.m. UNTIL 4:30 p.m., MONDAY THRU FRIDAY.

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