***Credit Evaluation Guidelines***

**Initial Credit Evaluation**

Each party will be subject to a complete credit evaluation in order for TVA to determine creditworthiness. In completing the initial credit evaluation, TVA will consider many factors including, but not limited to:

1. Financial Statements:
   1. Audited financial statements for the last three (3) preceding fiscal years that include balance sheets, income statements, statements of cash flows, and notes to the financial statements.
   2. Interim financial statements for the most recent fiscal quarter.
   3. If publicly traded:
      1. Annual report on Form 10-K for the last three (3) preceding fiscal years
      2. Form 10-Q for the most recent fiscal period.
2. Rating Agency Reports (S&P, Moody’s, and Fitch), if available.
3. Bank Information (name, address, phone number and officer contact).
4. Credit References (from three (3) sources that include name, address, phone number and contact).
5. Legal name and the state of incorporation.
6. Shareholder ownership schedule (if applicable).
7. Company brochure.
8. Complete disclosure of any material litigation, commitments or contingencies, etc.

**Credit Release of Information**

I, , do hereby certify that I am engaged in discussions with the **Tennessee Valley Authority (TVA)** regarding a particular agreement. Further, I do hereby authorize TVA to draw information necessary to complete its review of this proposed transaction, but not limited to a consumer credit report.

Signed: Social Security/Tax ID #

Name: Date:

Home Address:

Bank Reference:

Name:

Address:

Phone:

Officer Contact: