

P.S.C. NO. 3 ELECTRICITY**ORANGE AND ROCKLAND UTILITIES, INC.**

INITIAL EFFECTIVE DATE: April 1, 2012

Issued in compliance with Order in Case 10-E-0362 dated 03/20/2012.

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REVISION: 1

SUPERSEDING REVISION: 0

GENERAL INFORMATION**13. SERVICE CLASSIFICATION RIDERS (Continued)****RIDER A (Continued)****NEW YORK STATE ENERGY RESEARCH AND DEVELOPMENT AUTHORITY
LOAN INSTALLMENT PROGRAM****BILLING, COLLECTIONS, AND PAYMENT (Continued)**

The customer will be required to pay to the Company NYSERDA loan installment amounts when bills are due. The rights and responsibilities of residential customers participating in the NYSERDA Loan Installment Program are governed by the provisions of Article 2 of the Public Service Law. Unpaid loan installment amounts will be subject to the provisions of this Rate Schedule regarding:

- (A) charges for late payment, collection, reconnection, and dishonored checks,
- (B) deferred payment agreements, and
- (C) termination/disconnection and reconnection of service.

Occupants of a multiple dwelling or two-family dwelling who pay utility charges in order to avoid termination of service or to restore service that was terminated to the entire dwelling, pursuant to Public Service Law Sections 33 and 34 and 16 NYCRR 11.7 or 16 NYCRR 11.8, shall not be required to assume the NYSERDA Loan Installment amounts and such arrears and/or prospective amounts shall remain the responsibility of the incurring customer.

NYSERDA loan installment amounts will not be subject to the Increase in Rates and Charges pursuant to General Information Section No. 19, "Increase in Rates Applicable in Municipality Where Service is Supplied."

A customer remitting less than the total amount due on a utility bill that includes a NYSERDA loan installment amount shall have such partial payment first applied as payment for electric and/or gas charges. If there are monies remaining after application to the Company's electric and/or gas charges, any remaining amount will be applied to loan installment amounts.

A customer remitting more than the total amount due on a utility bill that includes a loan installment amount shall have the overpayment applied first to subsequently billed electric and/or gas charges and then to NYSERDA loan installment amounts as they are billed. The Company will not apply customer overpayments as a prepayment of NYSERDA loan installment amounts or as full repayment of the loan. Customers wishing to make loan prepayments or satisfy the balance of the loan amount outstanding must arrange directly with NYSERDA for such payments.

The Company will not provide interest on overpayments of NYSERDA loan installment amounts.

Issued By: William Longhi, President, Pearl River, New York