

Edgar Filing: CMS ENERGY CORP - Form 424B5

CMS ENERGY CORP  
Form 424B5  
November 16, 2001

PRICING SUPPLEMENT NO. 132 DATED NOVEMBER 15, 2001  
TO PROSPECTUS DATED NOVEMBER 9, 2000\*,  
AS AMENDED BY PROSPECTUS SUPPLEMENTS  
DATED DECEMBER 15, 2000, AND MAY 04, 2001

Filed Pursuant to  
Rule 424(b) (5)  
File No. 333-47464

CMS ENERGY CORPORATION

General Term Notes (servicemark of J.W. Korth & Company), Series F  
Due 9 Months to 25 Years from date of issue

Except as set forth herein, the Notes offered hereby have such terms as are described in the accompanying Prospectus dated November 9, 2000, as amended by the Additional Agent Prospectus Supplements dated December 15, 2000, and May 04, 2001.

Aggregate Principal Amount: \$ 685,000.00  
Original Issue Date (Settlement Date): November 20 2001  
Stated Maturity Date: November 15, 2006  
Issue Price to Public: 100.00% of Principal Amount  
Interest Rate: 6.250% Per Annum  
Interest Payment Dates: December 15 and Monthly Thereafter  
Commencing December 15, 2001

Survivor's Option: [ X ] Yes [ ] No  
Optional Redemption: [ X ] Yes [ ] No

Initial Redemption Date: November 15, 2003  
Redemption Price: 100%

| Agent                              | Principal Amount of Notes<br>Solicited by Each Agent |            |
|------------------------------------|--|------------|
| First of Michigan Corporation      | \$   | 35,000.00  |
| Prudential Securities Incorporated | \$   | 84,000.00  |
| J.J.B. Hilliard, W.L. Lyons, Inc   | \$   | 149,000.00 |
| Raymond James & Associates, Inc    | \$   | 120,000.00 |
| Comerica Securities, Inc           | \$   | 23,000.00  |
| J.W. Korth & Company               | \$   | 274,000.00 |
| Total                              | \$   | 685,000.00 |

|                                 | Per Note Sold by<br>Agents To Public | Total         |
|---------------------------------|--------------------------------------|---------------|
| Issue Price:                    | \$ 1,000.00                          | \$ 685,000.00 |
| Agent's Discount or Commission: | \$ 6.00                              | \$ 4,110.00   |
| Maximum Dealer's Discount       |                                      |               |
| Selling Concession:             | \$ 15.50                             | \$ 10,617.50  |
| Proceeds to the Company:        | \$ 978.50                            | \$ 670,272.50 |

CUSIP Number: 12589SEN8

\*Beginning Page 1 of the enclosed Prospectus and Prospectus Supplement for agents other than J. W. Korth & Company.