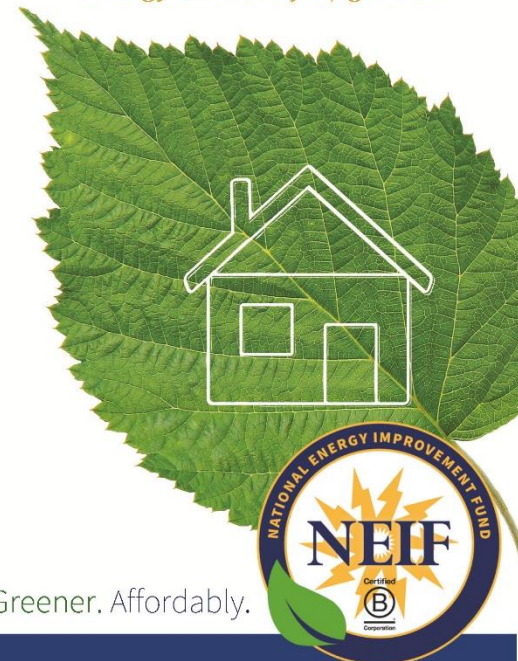


## Atlantic City Electric Residential Energy Efficiency Financing

# Trusted 0.00% APR Fixed Monthly Payment Financing for Qualifying Home Energy Upgrades

0.00% APR fixed monthly payment  
financing for qualifying home  
energy efficiency upgrades



Go Greener. Affordably.

APPROVED CONTRACTOR

In coordination with Atlantic City Electric, NEIF offers homeowners access to trusted, transparent and affordable monthly payment options for upgrades that make homes more energy efficient. All loans are made directly to the consumer by National Energy Improvement Fund, LLC.

## Convenient No-Cost, Low-Payment Financing

**100% financing (net of rebate) available**, instant credit decision, easy paperless process and responsive communication with you and your customer.

**Simple interest installment loan**, not a credit card, guaranteed fixed rate and payment for life of loan with no lien on your home and no hidden costs. You may pay off at any time or pay ahead without penalty.

**From NEIF, a B Corporation<sup>™</sup>**, certified to meet the highest standards of compliance & fair lending and a U.S. Department of Energy Home Improvement Expert.

# 0.00% APR fixed monthly payment financing for qualifying home energy efficiency upgrades

## No Contractor Fee

### Monthly Payment Examples

	36 Months	60 Months	84 Months	120 Months*
<b>\$2,500</b>	\$69	\$42	\$30	N/A
<b>\$5,000</b>	\$139	\$83	\$60	N/A
<b>\$7,500</b>	\$208	\$125	\$89	N/A
<b>\$10,000</b>	\$278	\$167	\$119	\$83
<b>\$15,000</b>	\$417	\$250	\$179	\$125

\* 10 year term available for Home Performance with ENERGY STAR projects over \$10,000.

- All loans are made directly to the consumer by National Energy Improvement Fund, LLC (NEIF) for program-qualifying upgrades performed by NEIF-Approved Contractors.
- Payment estimates based on 0.00% APR. Exact payment will be based on actual loan amount.
- Minimum loan \$2,500, maximum loan \$15,000. Loan amount is net of program rebate.
- 3, 5 or 7-year terms available.
- 10-year term available for Home Performance with ENERGY STAR projects over \$10,000.

## Property Eligibility

- 1-4 unit primary or secondary (vacation) home - deeded properties and co-operative housing communities.
- Owner-occupied, no investment properties.
- Must be affixed to a permanent foundation.
- Unsecured loan - property type is for qualification purposes only, no lien is filed.
- Improvements must qualify for a rebate.
- Applicant must be an Atlantic City Electric customer and meet all credit guidelines.
- Borrower(s) must be the Atlantic City Electric utility account holder and provide a copy of their utility bill prior to loan approval.

## Qualifying Improvements\* include:

- Air Source Heat Pumps
- Central Air-Conditioning
- Ductless Mini-Split Heat Pumps & AC
- Heat Pump Water Heaters
- Smart Thermostats
- Gas Furnaces and Boilers  
when installed with qualifying electric Heat Pump, AC or water heater
- **Whole House Home Performance with ENERGY STAR**

\*For details on qualifying HVAC measures visit:  
**[atlanticcityelectric.com/HVAC](https://atlanticcityelectric.com/HVAC)**

For typical improvements in a Whole House approach visit:  
**[atlanticcityelectric.com/Improvements](https://atlanticcityelectric.com/Improvements)**

# LOAN APPROVAL & FUNDING

1

## Customer Proposal and Instant Credit Decision

- Propose an upgrade that qualifies for an Atlantic City Electric HVAC Rebate with a total price to the customer.
- Direct the customer to your company's custom financing application link, provided by NEIF, for an instant credit decision.
- Credit approvals are valid for 120 days from application.
- Provide the customer with the necessary information from the rebate form to complete the loan application.

2

## Project Submission and Final Credit Approval

- Upload a picture or pdf of the customer contract/proposal, specifying the qualifying equipment and rebate amount, to your company's NEIF Contractor Portal as soon as possible. Financing is net of the rebate amount.
- Please include ACE Energy Bill - Applicant must appear on the bill
- NEIF's Energy Lending Specialists will work with the customer and contractor to expedite final approval and job funding.
- Upon final credit approval NEIF will email the customer an approval letter and email the contractor a Notice to Proceed.
- Electronic loan docs are sent directly to the customer by NEIF for their signature.

3

## Loan Proceeds Payment to Contractor

- Upon job completion customer and contractor electronically sign off on job completion.
- Submit the Rebate form to the rebate program manager, for approval.
- NEIF pays the contractor the full price (net of rebate amount) via ACH within 2 business days after the work is completed to the customer's satisfaction and the program rebate has been approved and processed by the rebate program manager.



# SUBMITTING THE REQUIRED REBATE FORM FOR QUALIFYING EQUIPMENT



- **An approved rebate for qualifying equipment is required to access 0.00% financing**
- Financing is provided by NEIF. Rebates are processed by CLEAResult.
- Please note: **The maximum 0.00% financing for a project is \$15,000 through one utility program.**
  - Customers may not use multiple utility financing programs for multiple improvements and the rebate must be processed only for the improvement through the utility subsidizing the financing for that improvement.
  - NEIF's EnergyPlus financing, which is a non-utility subsidized program, may be used in conjunction with a utility financing program **to a total maximum loan amount of \$35,000** – so a customer could finance up to \$15,000 using utility subsidized financing and up to \$20,000, depending on credit for the rest of a project.
- For fastest processing, the contractor can create a rebate account and submit the form online at <https://www.clearesult.com/trade-ally/ace>
- Or the customer or contractor can download a printable rebate form at [atlanticcityelectric.com/HVAC](http://atlanticcityelectric.com/HVAC) and submit to: [ACErebates@clearesult.com](mailto:ACErebates@clearesult.com)
  - *This rebate process is for equipment rebate only. Whole House Home Performance with ENERGY STAR jobs are submitted through separate program software. Information on the program can be found at: [atlanticcityelectric.com/Improvements](http://atlanticcityelectric.com/Improvements). Please contact the HPwES administrator, ICF, at: [ACEHPwES@icf.com](mailto:ACEHPwES@icf.com) (program- related questions only)*

# SUBMITTING THE REQUIRED REBATE FORM FOR QUALIFYING EQUIPMENT



## Required Documentation for Rebate Submission



When applying for a program rebate, you must provide the following documents to the utility, in addition to completing the rebate application:

<b>Paid Invoice OR Notice to Proceed (NTP)</b>	Paid invoices must be dated July 1, 2021 and June 30, 2024 indicating equipment type, installation date, model and serial numbers. In lieu of paid invoice, you may also provide a notice to proceed.
<b>AHRI Certificate</b>	The certificate must include model number, capacity and efficiency performance ratings. All minimum efficiency ratings must be met to qualify for a rebate.
<b>Picture/Copy of Utility Bill</b>	The rebate applicant must also be listed on the utility bill or deed.
<b>W-9 Form*</b>	*A W-9 form is required only when a contractor is submitting their first rebate through the program.

NEIF recommends creating a login for [CLEAResult's Rebate Portal](#) as a trade ally of Atlantic City Electric. Rebate applications and all required documents may also be emailed to [ACERebates@clearesult.com](mailto:ACERebates@clearesult.com) or mailed directly to the address below.

CLEAResult  
PO Box 339  
Iselin, NJ 08830  
Attn: ACE Rebates

### Rebate Application HVAC Efficiency Program

The Atlantic City Electric (ACE) HVAC Efficiency Program provides rebates for the installation of high efficiency HVAC equipment to residential customers of Atlantic City Electric. This equipment must be installed by a qualified contractor, be ENERGY STAR® certified, and must meet or exceed all additional requirements. Please submit one application per unit. **Customers will need to complete this application and email it to [ACErebates@clearesult.com](mailto:ACErebates@clearesult.com) or mail to:**

CLEAResult  
PO Box 339  
Iselin, NJ 08830  
Attn: ACE Rebates

**\*IN LIEU OF A PAID INVOICE, you may submit a Notice to Proceed.**

The following must be submitted with the rebate application:

- A paid invoice dated between July 1, 2021 to June 30, 2024**, indicating the type of equipment, installation date, purchase price, model, and serial numbers.
- An Air Conditioning, Heating and Refrigeration Institute (AHRI) certificate**, including unit model number, capacity, and efficiency performance ratings. All minimum efficiency ratings must be met to qualify for a rebate.

Customer Information			
Name (Account holder on record):	Payton Smith	Account Number:	01234567890
Installation Address:	123 Main Street		
City, State, Zip:	Atlantic City	State:	NJ Zip: 08401
Contact Phone Number:	484-200-6451		
Email Address:	psmith@neifund.org	Date Installed:	12/12/2022
Type of Residence:	<input checked="" type="checkbox"/> Single Family <input type="checkbox"/> Multifamily (2-4 units) <input type="checkbox"/> Townhouse <input type="checkbox"/> Mobile Home		
Is this system installed as part of a new home construction project?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Does the new unit replace the same type of equipment?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
What is the fuel type of the equipment being replaced?	<input checked="" type="checkbox"/> Electric <input type="checkbox"/> Natural Gas <input type="checkbox"/> Other		
How did you hear about this program:	<input type="checkbox"/> Bill insert <input type="checkbox"/> Website <input checked="" type="checkbox"/> Contractor <input type="checkbox"/> Email <input type="checkbox"/> Family/friend <input type="checkbox"/> Advertising		
Contractor Information			
Distributor Name:	Contractor Name: NEIF HVAC Contractor		
Contractor Company Mailing Address:	1005 Brookside Rd		
City:	Atlantic City	State:	NJ Zip: 08401
Email Address:	hvac@contractor.com	Phone Number:	123-456-7890
HVAC License No.:	20ID1167331	Payment should be issued to:	<input type="checkbox"/> Customer <input checked="" type="checkbox"/> Contractor
<b>If payment is for Contractor, then Contractor must supply a W-9 form or have one on file. *Required ONLY for the first app submitted.</b>			
<input checked="" type="checkbox"/> I am submitting an application and certify that I am assigning the full rebate to the participating contractor listed on this application. I understand the rebate I qualify for has been applied as a discount off the purchase price of an eligible product of the Atlantic City Electric Residential HVAC Program.			
Signature required <b>only</b> if rebate is being assigned to the contractor.			
Customer Signature:		Print Name:	Payton Smith
		Date:	1/13/2023

Visit [atlanticcityelectric.com/WaysToSave](http://atlanticcityelectric.com/WaysToSave) or call 1-866-353-0007 to learn more.

# SUBMITTING THE REQUIRED REBATE FORM FOR QUALIFYING EQUIPMENT



## Rebate Application HVAC Efficiency Program



Please ensure all fields are complete. Incomplete information could delay or disqualify your rebate.

HVAC Energy Efficiency Systems						
Minimum Efficiency Requirement	Manufacturer	Condenser Model No. Outside Unit	Condenser Serial No. Outside Unit	Coil Model No. Inside Unit	AHRI Certificate No.	Rebate Amount
<b>Central Air Conditioner</b>						
SEER ≥ 16, EER ≥ 12.5	Mitsubishi	49NBSR18BB4	5232X23377	51MBC R18XA3	317459246	\$300
SEER ≥ 18, EER ≥ 13						\$500
Was the replaced equipment operational?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No					
Did you install a furnace with your central air conditioner?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Furnace is existing <input type="checkbox"/> Furnace Model Number _____					
If your AHRI reference number includes a furnace, please provide the furnace model number as this information is required to qualify for the central air conditioner rebate.						
<b>Air Source Heat Pump</b>						
SEER ≥ 16, EER ≥ 12.5, HSPF ≥ 9						\$600
SEER ≥ 18, EER ≥ 13, HSPF ≥ 10						\$1,000
Was the replaced equipment operational?	<input type="checkbox"/> Yes <input type="checkbox"/> No					
Did you install a furnace with an air source heat pump?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Furnace is existing <input type="checkbox"/> Furnace Model Number _____					
If your AHRI reference number includes a furnace, please provide the furnace model number as this information is required to qualify for the heat pump rebate.						
<b>Mini-Split Heat Pump</b>						
Single: SEER ≥ 20, EER ≥ 12.5, HSPF ≥ 10						\$400
Multi: SEER ≥ 18, EER ≥ 12.5, HSPF ≥ 10						\$400
Was the replaced equipment operational?	<input type="checkbox"/> Yes <input type="checkbox"/> No					
Is this item the primary or secondary HVAC system?	<input type="checkbox"/> Primary <input type="checkbox"/> Secondary					
<b>Ductless Mini-Split A/C</b>						
SEER ≥ 20, EER ≥ 12.5						\$500
Was the existing equipment operational?	<input type="checkbox"/> Yes <input type="checkbox"/> No					
Is this item the primary or secondary HVAC system?	<input type="checkbox"/> Primary <input type="checkbox"/> Secondary					



### SAMPLE CONTRACT

1005 Brookside Rd  
Atlantic City, NJ 08401  
123-456-7890  
hvac@contractor.com

#### BILL TO:

Payton Smith  
123 Main St.  
Atlantic City, NJ 08401

DATE:  
12/12/2022

#### DESCRIPTION OF WORK:

TOTAL CONTRACT: \$12,500  
ACE HVAC REBATE: -\$300  
NEIF FINANCING: \$12,200  
CUSTOMER BALANCE:

TASK	DESCRIPTION	QTY
1	RHEEM Central Air 16 SEER, 12.5 EER	1.00
2	Installation	1.00
3	RHEEM Warranty	1.00
4	Instant Rebate: ACE HVAC Rebate (\$300)	1.00
5	Financing: NEIF	1.00

NEIF TOTAL FINANCED AMOUNT \$0.00  
TOTAL CASH AMOUNT \$0.00

#### Customer Acknowledgement

*Payton Smith*  
Signature


1/13/2023  
Date




# Process Overview – Credit Application

- Each NEIF-Approved contractor has its own unique application URL for the program
- The customer can apply directly for an instant credit decision

(484) 838-4560    lending@neifund.org


Residential Application



**BORROWER INFORMATION**

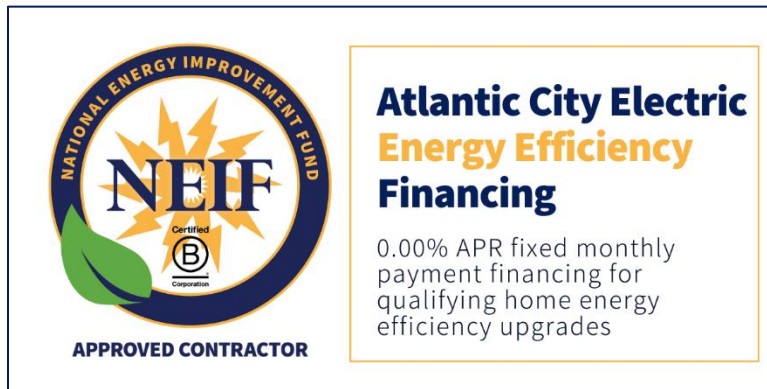
e.g. 123-45-6789

Zip Code must be a valid zip code

Has co-borrower

# Contractor Marketing Resources

- Each NEIF-Approved Contractor has a unique application URL which can be used on its website or in-home on mobile devices
- Contractors can also access program brochures, which can be customized with their logo and unique application URL
- Contractors also have access to a library of web banners which they can link to their unique application URL



Web banner



Brochure

# Next Steps: Become a NEIF-Approved Contractor



Go Greener.  
Affordably.

- The NEIF Seal of Approval for Contractors means:
- **Access to all NEIF's financing programs**
  - Special utility and government programs for targeted improvements
  - No contractor-fee EnergyPlus financing for all types of home improvements
  - Small Business and Commercial Financing and Rebate Advance Funding
- **Reputational enhancement** for your company by association with the nation's only Certified B-Corp, US DOE Home Improvement Expert and FORTIFIED partner lender
- **Benefit from NEIF's Alliances** with green banks, utilities, manufacturers & associations for special insights and programs
- **Expert sales training, sales tools and support** for your team to increase closing rates
- **Marketing and branding programs** to help you differentiate your company, broaden your market and promote fair, trusted affordable financing options to your customer

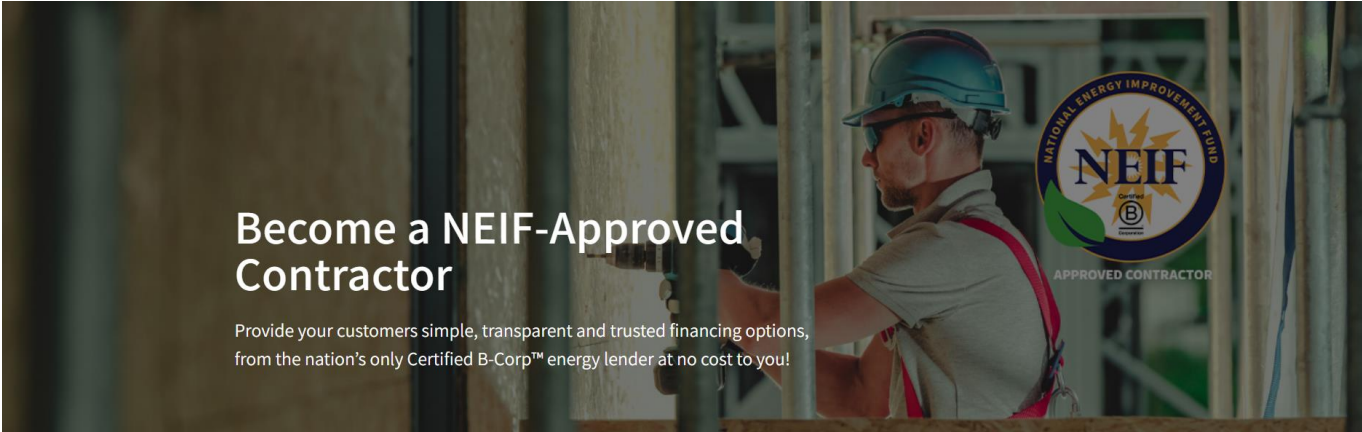


## Join Us!

[www.neifund.org/  
become-  
approved-  
contractor](http://www.neifund.org/become-approved-contractor)



<https://www.neifund.org/become-approved-contractor/>



## Become a NEIF-Approved Contractor

Provide your customers simple, transparent and trusted financing options, from the nation's only Certified B-Corp™ energy lender at no cost to you!

## Become a NEIF Approved Contractor

Atlantic City Electric ▼

Offer simple, transparent and trusted financing options to your customers. At no cost to you!



### NEIF - Approved Contractor Standards

- There is no charge to become a NEIF - Approved Contractor
- Minimum 3 years in business (or relevant experience), history of financial stability, satisfactory insurance and your certification of a minimum \$50,000 company net worth or compensating factors
- Satisfactory company, Better Business and personal credit (if required) histories
- Overall reputation for a high level of service and workmanship

# Next Steps: Program Training for Your Sales Team



Go Greener.  
Affordably.

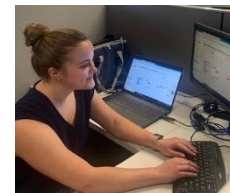
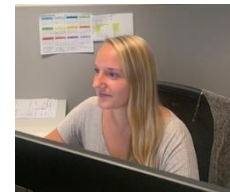
Randy Bak and our Business Development and Contractor Support and Marketing teams will provide you with clear, simple training on how to use this great program and additional financing options from NEIF.



**Randy Bak, Senior Director –  
Business Development**  
[rbak@neifund.org](mailto:rbak@neifund.org)  
978-766-7348



**Ed Matos, VP  
Business Development**  
[ematos@neifund.org](mailto:ematos@neifund.org)  
201-618-0878



**Contractor Support /Marketing Team**  
[contractors@neifund.org](mailto:contractors@neifund.org)  
484-838-5460 Option 3



# Training & Program Contacts at NEIF

- NEIF specializes in working with contractors to integrate fair, transparent financing into their sales process to help increase the affordability of energy efficient upgrades
- We offer on-site and on-line training for contractors and their sales teams
- The Atlantic City Electric financing program is backed by a dedicated and experienced operations and management team ready to assist with any questions



**Randy Bak, Senior Director – Business Development**

[rbak@neifund.org](mailto:rbak@neifund.org)

978-766-7348

**Ed Matos, VP Business Development**

[ematos@neifund.org](mailto:ematos@neifund.org)

**Contractor Support Team**

[contractors@neifund.org](mailto:contractors@neifund.org)

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[tshin@neifund.org](mailto:tshin@neifund.org)

**Peter Krajsa, Co-Chair and Founder**

[pkrajsa@neifund.org](mailto:pkrajsa@neifund.org)

**Matthew Brown, Co-Chair and Founder**

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