

# Special 10-Year Financing for Energy Efficiency Upgrades



**All makes and models** of Heating, Cooling, HVAC, Electrical, Generators, Plumbing, Windows, Roofing, Insulation, and most other energy improvements and related services.

Help your customers "Go Greener, Affordably" with trusted low-payment financing from the National Energy Improvement Fund. As America's only Certified B Corp™ and US DOE Home Improvement Expert Lender Partner, NEIF is committed to fair lending practices for consumers and supporting the growth of our Approved Contractor partners.

The NEIF Seal of Approval means you can offer trusted, guaranteed, low monthly payment financing to your customers.



|   | EnergyPlus Standard Low Payment<br>Up to 10 Years – No Contractor Buydown Charge   |                     |                     |                     | 0.00% 1 Year<br>Special Rate                            | 9.99% 5 Year<br>Special Rate   |
|---|--|---------------------|---------------------|---------------------|---|--|
| <b>Contractor Buydown Charge</b>  | <b>NO BUYDOWN CHARGE TO CONTRACTOR*</b>  |                     |                     |                     | 7.99% contractor buydown charge*                        | 7.99% contractor buydown charge*   |
| <b>Fixed Rate to Customer</b>   | <b>12.99%</b>  |                     | <b>15.99%</b>       |                     | <b>0.00%</b>  | <b>9.99%</b>   |
| <b>Credit Qualification</b><br>based on lower of applicant and co-applicant credit score. DTI <=50%, .42% for loans > \$25,000. No BK in last 5 years | 720 Plus   | 700-719             | 680-699             | 640-679             | 680 Plus  | 680 Plus   |
| <b>Loan Amount</b>  | \$2,500 to \$35,000  | \$2,500 to \$20,000 | \$2,500 to \$15,000 | \$2,500 to \$10,000 | \$2,500 to \$35,000 based on credit                     | \$2,500 to \$35,000 based on credit                                      |
| <b>Terms</b>  | <b>3, 5 or 10 Year</b><br>Simple interest, fixed rate, unsecured installment loan  |                     |                     |                     | <b>1 Year</b><br>12 equal monthly payments of principal | <b>5 Year</b><br>Simple interest, fixed rate, unsecured installment loan |
| <b>Pre-Payment</b>  | . The customer may pay the loan off or pay additional principal at any time <u>without penalty</u> .   |                     |                     |                     |   |  |
| <b>Income Verification</b>  | <b>Stated, No verification of income*</b><br>*Income verification may be required for <680 and loans above \$25,000.   |                     |                     |                     |   |  |
| <b>Qualifying Properties</b>  | <b>Owner-occupied primary residence or vacation home</b><br>1 to 4 unit on permanent foundation. Unsecured, no lien is placed on the property or the improvement.  |                     |                     |                     |   |  |
| <b>Eligible Improvements</b>  | <b>All makes and models HVAC, Windows, Roofing, Insulation, Electrical, Plumbing, Renewables and most other energy improvements and related services.</b><br>Entire project may be financed if at least 50% of the work includes qualifying energy or resilience improvements. |                     |                     |                     |   |  |

\*\$100 Flat Funding Fee on all loans. Funding Fees and Contractor Buydown Charges netted from amount funded to contractor.

# SIMPLE • TRANSPARENT • EXPERT • TRUSTED



1

## "Know Before You Go" Credit Pre-Screen and Easy Application

- You can credit pre-qualify your customer with just a name and address - know before you go!
- Won't impact customer credit.
- To have your customer apply give them monthly payment options and use your company's custom NEIF Financing Gateway on your phone, tablet or website.

2

## Instant Credit Decision We Take Care of the Details

- Your customer will receive an immediate credit decision and you can view it instantly on your NEIF Contractor Portal. We will also email you and your customer.
- Upload a picture or PDF of customer contract or proposal to their NEIF Contractor Portal as soon as possible.
- Our Energy Lending Specialists assist the customer and contractor to expedite final approval and funding.

3

## Fast Contractor Funding

- Electronic loan docs are sent directly to the customer upon final approval, typically as soon as the contractor's proposal has been uploaded.
- Contractor can review the status of customer applications at any time by logging into their portal.
- Customer and contractor electronically sign off on job completion.
- NEIF funds contractor directly via ACH within 2 business days.



## Increased Home Improvement Project Affordability With Complete Customer Flexibility

- Guaranteed fixed rate, not a credit card
- No lien on home
- 100% financing of project cost
- Your customer has total control on how much interest they pay as they can pay off or pay ahead with no penalty

## Low Monthly Payment Examples\*

|          | 36 Months | 60 Months | 120 Months |
|----------|-----------|-----------|------------|
| \$2,500  | \$84      | \$57      | \$37       |
| \$5,000  | \$168     | \$114     | \$75       |
| \$10,000 | \$337     | \$227     | \$149      |
| \$15,000 | \$505     | \$341     | \$224      |
| \$20,000 | \$674     | \$455     | \$299      |
| \$25,000 | \$842     | \$569     | \$373      |
| \$30,000 | \$1,011   | \$682     | \$448      |
| \$35,000 | \$1,179   | \$796     | \$522      |

\*All loans are made directly to the consumer by National Energy Improvement Fund, LLC. Maximum loan amount based on borrower's credit. Payment estimates based on 12.99% APR, Rates subject to change.

## We're here to help contractors get the most out of NEIF residential financing

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**Contractor Support**  
General Questions &  
User Access Issues  
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484-838-5460 - Option 3

## Interested in becoming a NEIF-Approved Contractor?

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

[neifund.org](http://neifund.org)

