

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



Help your customers **'Go Greener, Affordably'** with special 10-year EnergyPlus financing for most energy home improvements - from the National Energy Improvement Fund (NEIF).

As America's only Certified B Corp™ and U.S. DOE Home Improvement Expert Lender Partner, NEIF is committed to fair lending practices for consumers and supporting the growth of our Approved Contractor partners.



Peter Krajsa
Co-Chair & Founder
pkrajsa@neifund.org



Go Greener. Affordably.

 **EnergyPlus**

HOME IMPROVEMENT FINANCING

From NEIF - a Certified B Corp™



U.S. DEPARTMENT OF
ENERGY
HOME IMPROVEMENT EXPERT™

Special 10-Year Financing for Energy Efficiency Upgrades

National Energy Improvement Fund (NEIF), a US DOE Home Improvement Expert Partner, offers **trusted, fixed-rate, low monthly payment EnergyPlus financing** that supports qualifying energy efficiency improvements. All work must be installed by a NEIF-Approved Contractor to ensure your home stays efficient, healthy and comfortable.

- HEATING, COOLING, ELECTRICAL & PLUMBING
- INSULATION, ROOFING, WINDOWS, SOLAR
- 100% FINANCING OF PROJECT
- SIMPLE, LOW-INTEREST PAYMENTS
- NO PRE-PAYMENT PENALTIES
- LOANS FROM \$2,500 – \$35,000

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.

	EnergyPlus Standard Low Payment Up to 10 Years – No Contractor Buydown Charge				0.00% 1 Year Special Rate	9.99% 5 Year Special Rate
Contractor Buydown Charge	<u>NO BUYDOWN CHARGE TO CONTRACTOR*</u>				7.99% contractor buydown charge*	7.99% contractor buydown charge*
Fixed Rate to Customer	12.99%		15.99%		0.00%	9.99%
Credit Qualification 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
Loan Amount	\$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
Terms	3, 5 or 10 Year Simple interest, fixed rate, unsecured installment loan				1 Year 12 equal monthly payments of principal	5 Year Simple interest, fixed rate, unsecured installment loan
Pre-Payment	. The customer may pay the loan off or pay additional principal at any time <u>without penalty</u> .					
Income Verification	Stated, No verification of income* *Income verification may be required for <680 and loans above \$25,000.					
Qualifying Properties	Owner-occupied primary residence or vacation home 1 to 4 unit on permanent foundation. Unsecured, no lien is placed on the property or the improvement.					
Eligible Improvements	All makes and models HVAC, Windows, Roofing, Insulation, Electrical, Plumbing, Renewables and most other energy improvements and related services. 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.

01/22/24

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.

- **NEW – Instant Credit Pre-Screen with just name and address, does not require customer consent!**

Know if they meet minimum credit score standards before you visit the house. (Final approval based on actual app)

The instant credit pre-screen is intended for use with NEIF EnergyPlus Loan and not for loan products from other lenders. It is the mutual understanding between NEIF and our Approved Contractors that if an applicant successfully passes the pre-screen that they will be first offered the EnergyPlus Loan monthly payment option from NEIF, and only offered credit from other lenders if they do not qualify through NEIF. Contractor usage of the pre-screen tool is at the discretion of NEIF.



Residential Prescreen



NEIF's Credit Pre-Qualification Tool - EnergyPlus Loan

- Use this tool to determine if a potential customer will pass NEIF's initial credit qualification and which program they qualify for.
- The EnergyPlus Loan is for homeowners in approved states who are making qualifying improvements to their primary residence or vacation home (1 to 4 unit on permanent foundation). Good credit and the ability to repay are required. All income levels are eligible.
- If customer is successfully pre-qualified you must present them with the [Pre-Qualification brochure](#).
- When the customer decides to proceed have them apply for final approval through the application link on your NEIF Financing Gateway.

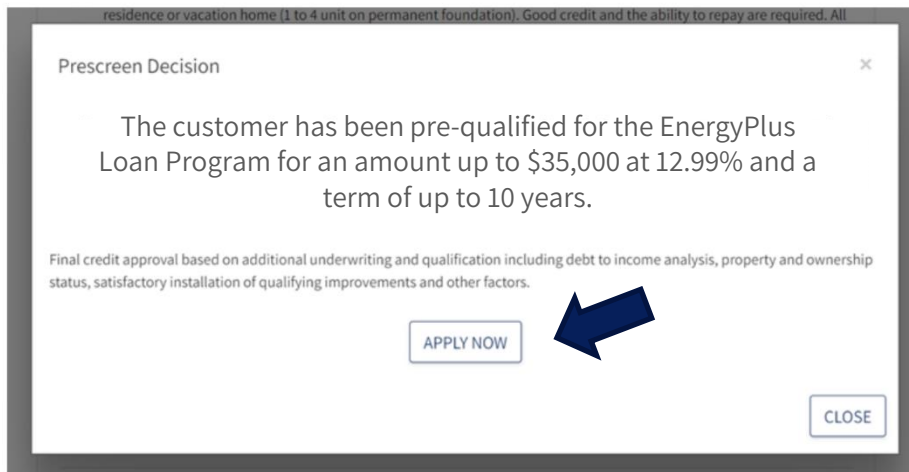
Applicant Information

*First Name	Middle Name	*Last Name	Suffix
<input type="text" value="First Name"/>	<input type="text" value="Middle Name"/>	<input type="text" value="Last Name"/>	<input type="text" value=""/>
<small>First name is required</small>			
*Address	*City	*State	*Zip
<input type="text" value="Address"/>	<input type="text" value="City"/>	<input type="text" value=""/>	<input type="text" value="City"/>

PRESCREEN & OPT OUT NOTICE

This "prescreened" offer of credit is based on information on the customer's credit report indicating that they meet certain criteria. This offer is not guaranteed if they do not meet our criteria including acceptable property type, qualifying improvements, debt to income ratios or other factors. If the customer does not want to receive prescreened offers of credit from this and other companies, have them call TransUnion at 1-888-567-8688 or visit the website at www.optoutprescreen.com; or write TransUnion Opt Out Request PO Box 505, Woodlyn, PA 19094-0505.

You will receive instant Pre-Screen Feedback



- If the customer is **pre-qualified** you will see notification of the rate and maximum loan amount they qualify for and a link to apply for final approval
- If the customer is **not prequalified** you will see a message to that effect and know to consider a financing source other than NEIF.
- Some customers have locks on their credit which may prevent us from doing a credit pre-screen. You will see the message: “Insufficient information to Pre-qualify. Please have the customer apply to NEIF for further consideration.”

Helping Contractors Grow Your Energy Efficiency Business with Trusted Financing



Go Greener.
Affordably.



Ed Matos, VP
Business Development
ematos@neifund.org
201-618-0878

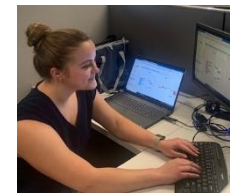
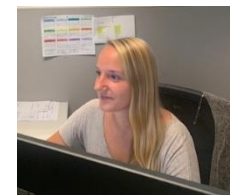


Randy Bak, Senior Director
Business Development
Maine & Mid-Atlantic Residential
rbak@neifund.org
(978) 766-7348



Trey Muffet, Senior Director
Business Development
National Residential & Commercial
tmuffet@neifund.org
(415) 812-8105

Our Business Development, 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.



Contractor Support /Marketing Team
contractors@neifund.org
484-838-5460 Option 3

<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

Eversource/AVANGRID

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