

Use your Financing Gateway as your in-home financing sales tool on your phone or tablet

- Compare price points and payment options
- You can illustrate "Good", "Better", "Best" scenarios and show the easy affordability of addon items, "bundle" multiple improvement or promote deeper energy savings retrofits.
- Your customer can apply right from your NEIF Financing Gateway on your phone or tablet or their device for an instant credit decision



NEI	F EnergyPlus Loan									
https://www.neifund.org/energyplus-loan										
EnergyPlus Loan - Monthly Payment Comparison Estimator										
Use this Monthly Payment Estimator to compare different options and then your customer can click to apply for an instant credit decision to finance work performed by your company. You will see the application status immediately in your NEIF Contractor Partal.										
Price for Option 1			Frice for Option 2			Price for Option 3				
0	\$7,500	0	0	\$7,500	0	0	\$7,500	•		
Term			Term			Term				
3 Years 5 Years 10 Years			3 Years 5 Years 10 Years			3 Years 5 Years 10 Years				
\$241 per month			\$159 per month			\$99 per month				
All loans are made directly to the consumer by National Energy Improvement Fund, LLC for work performed by NEIF-										
Approved Contractors. Payment estimates based on 9.99% APR for Tier 1 customer. 12.99% APR available for Tier 2										
customers. NEIF is an equal opportunity lender.										
LEARN MORE > APPLY NOW >										







Customer applies

for instant credit decision

Customer can apply In-home at point of sale via contractor's NEIF Financing Gateway on their phone or tablet or directly online to NEIF.

NEIF pays contractor

via ACH within 2 business days

Funds are transferred within two business days after we receive the signed completion certificate, but no sooner than three days from the date initial loans documents are issued (seven days in MD) because of Right to Cancel law.

Upon job completion

contractor uploads signed completion form to NEIF

This is the contractor 's ticket to getting paid immediately. The Completion Form must be signed by both customer and contractor and is sent to both he customer and the contractors when signed loan docs are received.

Customers are required to sign docs immediately upon receipt – the link expires on the day they receive it. NEIF follows up with the customer if docs are not received.

NEIF notifies contractor

of final approval and notice to proceed

Upon credit approval

contractor uploads estimate/proposal to NEIF

Applications are credit-decisioned instantly. Customer is notified immediately on-screen and contractor can see decision immediately in their contractor portal. Both customer and contractor receive a confirming email.

NEIF sends electronic loans docs

to customer

Most applications require no further information from the customer, and loans docs are sent as soon as the contractor has uploaded their contract or proposal showing qualifying improvements and final amount to be financed to the contractor portal. When docs are sent to the customer the contractor receives a notification to proceed email.

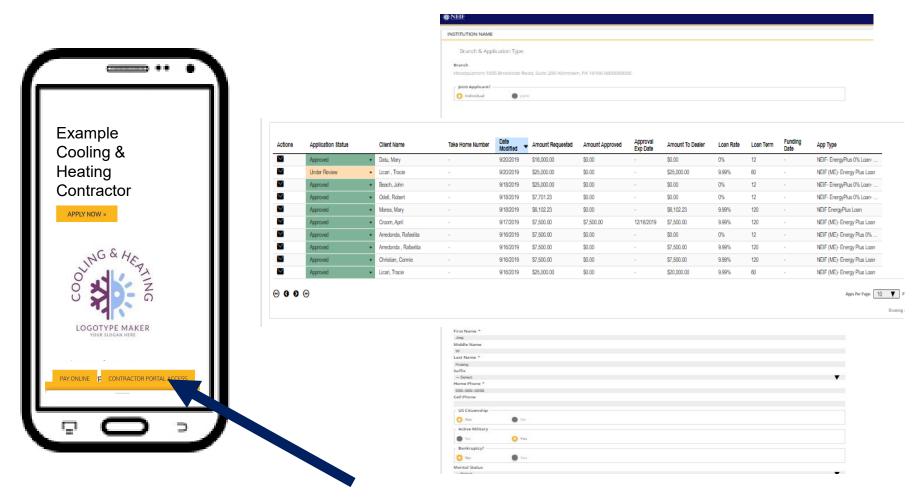
On occasion we may need to verify income and other information with the customer before we issue final approval. Our Energy Lending Specialists work to assist customers and contractors in expediting applications to final funding.







You can track your deals in your Contractor Portal with access directly from your Financing Gateway



 Your password-protected Contractor Portal is where you can see loans status, track your pipeline, upload documents and communicate directly with our Energy Lending Specialists.







Your Contractor Portal shows the exact status/phase of every deal in process

GOOD TO GO!



Approved	Loan documents have been sent to Customer for signature. Most Contractor will begin work at this point knowing that they have their own signed contra with the Customer and a fully approved method of payment.
Docs Issued	

ApprovedDocs Received

Loan documents have been received from Customer, and the Completion Certificate has been sent for signature to both Contractor and Customer. Some Contractors choose to wait to this phase before beginning work.

Funded

The Completion Certificate, signed by Customer and Contractor has been received, and payment has been issued to Contractor.

ALMOST THERE



Approved	
Application	

 $\label{lem:condition} \textbf{Credit qualified, in underwriting for review of qualifying property type etc.}$

Approved

Approved

 $\label{lem:contractor} \mbox{Approved, waiting for Contractor to submit Customer Contract/Estimate.}$

Pre-Approved

Credit qualified but requires income verification (Tier 2) or for loan amount greater than \$25,000.

Under Review

The application needs additional review to determine eligibility.

NO GO



Denied

The Customer has been declined and the file is closed.







A committed, expert team

Led by energy financing pioneers Peter Krajsa and Matthew Brown and a team responsible for over \$800 million in innovative energy financing.

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