



# 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 add-on 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



## NEIF 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 Portal.

Price for Option 1	Price for Option 2	Price for Option 3
<input type="text" value="\$7,500"/>	<input type="text" value="\$7,500"/>	<input type="text" value="\$7,500"/>
Term	Term	Term
<input checked="" type="radio"/> 3 Years <input type="radio"/> 5 Years <input type="radio"/> 10 Years	<input type="radio"/> 3 Years <input checked="" type="radio"/> 5 Years <input type="radio"/> 10 Years	<input type="radio"/> 3 Years <input type="radio"/> 5 Years <input checked="" type="radio"/> 10 Years
<b>\$241 per month</b>	<b>\$159 per month</b>	<b>\$99 per month</b>

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.





**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 credit approval  
contractor uploads  
estimate/proposal to NEIF**

Applications are credit-decided 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.

**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 the customer and the contractor when signed loan docs are received.

**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.

**NEIF notifies  
contractor  
of final approval and  
notice to proceed**

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.

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.



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

GETTING STARTED &  
STEP BY STEP GUIDE



NEIF

INSTITUTION NAME

Branch & Application Type

Branch  
Headquarters 1095 Brookside Road, Suite 200 Allentown, PA 18106-000000000

Joint Applicant?  
 Individual  Joint

Actions	Application Status	Client Name	Take Home Number	Date Modified	Amount Requested	Amount Approved	Approval Exp Date	Amount To Dealer	Loan Rate	Loan Term	Funding Date	App Type
<input checked="" type="checkbox"/>	Approved	Datu, Mary	-	9/20/2019	\$16,000.00	\$0.00	-	\$0.00	0%	12	-	NEIF- EnergyPlus 0% Loan ...
<input checked="" type="checkbox"/>	Under Review	Licari, Tracie	-	9/20/2019	\$25,000.00	\$0.00	-	\$25,000.00	9.99%	60	-	NEIF (ME) Energy Plus Loan
<input checked="" type="checkbox"/>	Approved	Besch, John	-	9/18/2019	\$25,000.00	\$0.00	-	\$0.00	0%	12	-	NEIF- EnergyPlus 0% Loan ...
<input checked="" type="checkbox"/>	Approved	Odeh, Robert	-	9/18/2019	\$7,701.23	\$0.00	-	\$0.00	0%	12	-	NEIF- EnergyPlus 0% Loan ...
<input checked="" type="checkbox"/>	Approved	Morea, Mary	-	9/18/2019	\$6,102.23	\$0.00	-	\$6,102.23	9.99%	120	-	NEIF EnergyPlus Loan
<input checked="" type="checkbox"/>	Approved	Croom, April	-	9/17/2019	\$7,500.00	\$7,500.00	12/16/2019	\$7,500.00	9.99%	120	-	NEIF (ME) Energy Plus Loan
<input checked="" type="checkbox"/>	Approved	Aredonda, Rafaelita	-	9/16/2019	\$7,500.00	\$0.00	-	\$0.00	0%	12	-	NEIF (ME) Energy Plus 0% ...
<input checked="" type="checkbox"/>	Approved	Aredonda, Rafaelita	-	9/16/2019	\$7,500.00	\$0.00	-	\$7,500.00	9.99%	120	-	NEIF (ME) Energy Plus Loan
<input checked="" type="checkbox"/>	Approved	Christian, Connie	-	9/16/2019	\$7,500.00	\$0.00	-	\$7,500.00	9.99%	120	-	NEIF (ME) Energy Plus Loan
<input checked="" type="checkbox"/>	Approved	Licari, Tracie	-	9/16/2019	\$25,000.00	\$0.00	-	\$20,000.00	9.99%	60	-	NEIF (ME) Energy Plus Loan

Apps Per Page: 10 Showing

First Name \*  
Last Name \*  
Middle Name  
Suffix  
Home Phone \*  
Call Phone

US Citizenship  
 Yes  No

Active Military  
 Yes  No

Bankruptcy?  
 No  Yes

Marital Status

- 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.



## GOOD TO GO!



**Approved**  
Docs Issued

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

**Approved**  
Docs 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

Credit qualified, in underwriting for review of qualifying property type etc.

**Approved**  
Approved

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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