Trustworthy financing for energy, resiliency and other home improvements


No cost to contractor.
Trustworthy financing for HVAC, remodeling, windows, roofing & other home improvements


7.99% 3, 5 & 10 Year Financing. **No Cost to Contractor.**

Backed by the National Energy Improvement Fund, the nation’s only B-Corp certified improvement lender, meeting the highest standards of social & environmental impact, fairness, compliance and accountability to contractors and their customers.

<table>
<thead>
<tr>
<th></th>
<th>Tier 1</th>
<th>Tier 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Rate to Customer</td>
<td>7.99%</td>
<td>8.99%</td>
</tr>
<tr>
<td>Contractor/Dealer Fee</td>
<td>NO COST TO CONTRACTOR</td>
<td></td>
</tr>
<tr>
<td>Credit Qualification</td>
<td>720 Plus</td>
<td>700-719</td>
</tr>
<tr>
<td>based on lower of applicant and co-applicant credit score. DTI &lt;=50%. No BK in last 5 years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan Amount</td>
<td>$2,500 to $25,000</td>
<td>$2,500 to $20,000</td>
</tr>
<tr>
<td>Terms</td>
<td>3, 5 and 10 Year</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Simple interest, fixed rate installment loan with a locked in rate for full term. The customer may pay the loan off or pay additional principal at any time without penalty.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>* Optional 0% for 12 months program, with contractor fee, also available. Contact NEIF for details.*</td>
<td></td>
</tr>
<tr>
<td>Income Verification</td>
<td>Stated, No verification of primary income* Secondary income, if any, is subject to verification. *Income verification may be required for Tier 2.</td>
<td></td>
</tr>
<tr>
<td>Qualifying Properties</td>
<td>Primary residence or vacation home 1 to 4 unit on permanent foundation. There is no lien placed on the property or the improvement</td>
<td></td>
</tr>
<tr>
<td>Qualifying Improvements</td>
<td>All makes and models of most installed products and services that improve a home’s energy efficiency, resiliency or comfort. Work must be performed by a NEIF-Approved Contractor.</td>
<td></td>
</tr>
</tbody>
</table>
1. **Give your customer monthly payment options and have them apply**
   using your custom NEIF Financing Gateway on your phone, tablet or website.

2. **Your customer will receive an immediate credit decision**
   and you can view it instantly on your NEIF Contractor Portal. Upload your contract
   or estimate detailing work scope and price to your NEIF Contractor Portal.

3. **We’ll send electronic loan docs to the customer for their signature**
   upon final review and approval.

4. **We’ll pay you directly via ACH within 2 business days**
   of receipt of the completion certificate signed by the customer and you.

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<table>
<thead>
<tr>
<th>Loan Amount</th>
<th>36 Months</th>
<th>60 Months</th>
<th>120 Months</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,500</td>
<td>$81</td>
<td>$53</td>
<td>$33</td>
</tr>
<tr>
<td>$5,000</td>
<td>$161</td>
<td>$106</td>
<td>$66</td>
</tr>
<tr>
<td>$7,500</td>
<td>$242</td>
<td>$159</td>
<td>$99</td>
</tr>
<tr>
<td>$10,000</td>
<td>$323</td>
<td>$212</td>
<td>$132</td>
</tr>
<tr>
<td>$15,000</td>
<td>$484</td>
<td>$319</td>
<td>$198</td>
</tr>
<tr>
<td>$20,000</td>
<td>$645</td>
<td>$425</td>
<td>$264</td>
</tr>
<tr>
<td>$25,000</td>
<td>$807</td>
<td>$531</td>
<td>$330</td>
</tr>
</tbody>
</table>

All loans are made directly to the consumer by National Energy Improvement Fund, LLC for work performed by NEIF-Approved Contractors. Rates are from 7.99% to 12.99% APR based on credit. Payment estimates based on Tier 1 9.99% APR. NEIF is an equal opportunity lender.
What improvements are eligible?

All makes and models of most installed products and services that improve a home’s energy efficiency, resiliency or comfort. Additional work can be part of the financed project if at least 50% of the improvements include: Only for work performed by a NEIF-Approved Contractor.

- Air Conditioning (Central) - Any efficiency rating
- Furnaces & Boilers – All Fuels - Any efficiency rating
- Heat Pumps - Any efficiency rating
- Gas Line Extension
- Generators
- Geothermal - Any efficiency rating
- Electrical Work
- Kitchens & Baths
- Lighting & Controls
- Plumbing Work
- Solar
- Tank Removal & Replacement
- Water Heaters – All Fuels - Any efficiency rating
- Water Treatment
- Air Sealing & Insulation
- Awnings & Shading
- Carpet, Flooring, Tile
- Roofing - Any efficiency rating
- Siding - Any efficiency rating
- Windows & Doors - Any efficiency rating
- Other Energy Improvements - Case by case
Partnering with contractors to help you grow your businesses.

Our mission is to increase the affordability of energy and resiliency improvements and help like-minded contractors grow their business.

Simple
Uncomplicated products and processes. Responsive communication, knowledgeable service and straight-forward technology.

Transparent
Financing options with clear terms and no hidden costs to customers or contractors. Supporting informed and confident decision-making.

Fair
Third-party certified to meet the highest standards of compliance, social & environmental focus, accountability and fair lending practices.

Expert
Years of innovation in energy & resiliency financing. Knowledge, expertise and broad industry perspective for best contractor and customer experience.
With a lending legacy from 1947, formed as a benefit corporation (Certified B-Corp) in 2017, operating as a multi-state, fully compliant, non-bank financial institution. NEIF provides lending and other services for improvements which make homes and businesses resilient, efficient, healthy and comfortable and to contractors to grow their business.

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

NEIF is the nation’s only Certified “B-Corporation” energy efficiency and resiliency lender, meeting the highest standards of social & environmental performance, public transparency, and legal accountability.
We are ready to help with questions, orientations or sales training for your team – on-site or on-line. Just contact us!

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