Become a NEIF-Approved Contractor
Offer Special, No Contractor Fee Financing
Fixed monthly payment, no down-payment

NO CONTRACTOR FEES - INCREASE YOUR CLOSE RATE

Because there are NO DEALER FEES
NEIF’s simple & transparent fixed rate 100%
financing allows you to offer affordable low
payment options for your best price and
bundle in add-ons with no cost to you.

The fastest growing segment in home and
business improvements is the "True Monthly
Payment" buyer. It’s 25% of the market.

"Promo" financing is not for everyone. Many
buyers are wary of "zero percent" and short-
term financing (they know that nothing is
really "free") and don’t want to get stuck in
the never-ending debt of another revolving
account. They just want your best price and a
simple, fair, installment payment alternative
from a credible, trusted lender that they can
pay off at any time - like a car loan.

FINANCE HOME & BUSINESS IMPROVEMENTS

Home Improvements
$2,500 to $35,000
3, 5 or 10 year term. Unsecured, no lien
- Heating & Cooling and related work
- Generators
- Roofing, Siding & Insulation
- Windows & Doors
- Electrical & Plumbing
- Kitchens & Baths
- Solar, Geothermal & Storage

Business Energy Improvements
$3,000 - $500,000
Commercial & Non-Profit - 1 to 7 Years
Government - Up to 20 years
$500,000 - $25 Million
Commercial & Non-Profit - 1 to 15 years
Government - Up to 20 years

DIFFERENTIATE YOUR COMPANY AS NEIF-APPROVED

NEIF-Approved Contractors are part of an
exclusive network of leading contractors of all sizes
aligned with NEIF, the nation’s only Certified B
Corp (benefit corporation), U.S. Department of
Energy Home Improvement Expert and
FORTIFIED lender partner. NEIF has a lending
legacy from 1947 and years of experience in
helping contractors grow their businesses.

Align your company with the national leader in
energy & resilience improvement financing.

To become a NEIF-Approved Contractor visit:
neifund.org/become-approved-contractor
We offer our customers trusted, transparent and affordable monthly payment options for upgrades that make your home stronger and more efficient.

Special monthly payment financing
for most improvements that make your home stronger and more energy efficient
As an Approved Contractor of the National Energy Improvement Fund, we have met NEIF’s standards of commitment to quality work and customer service, financial stability and personal integrity.

Three Simple Steps

1. Choose the payment that fits your budget
   You can pay off early or pay ahead with no penalty.

2. Apply to NEIF for an instant credit decision through your contractor’s application link.

3. Sign electronic loan documents from NEIF
   NEIF pays your contractor when the work is completed to your satisfaction.

Monthly Payment Examples

<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>
<tr>
<td>$30,000</td>
<td>$940</td>
<td>$608</td>
<td>$364</td>
</tr>
<tr>
<td>$35,000</td>
<td>$1097</td>
<td>$710</td>
<td>$424</td>
</tr>
</tbody>
</table>

All loans are made directly to the consumer by National Energy Improvement Fund, LLC. Fixed interest rates from 7.99% to 12.99% APR; and maximum loan amount based on your credit. Payment estimates based on 9.99% APR for loans $25,000 or less, 7.99% APR for loans greater than $25,000.

How to Apply

Ask your contractor for their application link or visit:

www.neifund.org/apply-online

NATIONAL ENERGY IMPROVEMENT FUND

Special monthly payment financing

for most improvements that make your home stronger and more energy efficient

Eligibility

Homeowners making qualifying improvements, to their primary residence or vacation home (1 to 4 unit on permanent foundation). Improvements must be installed by a NEIF-Approved Contractor. The entire project may be financed if at least 50% of the work includes:

- Heating & Cooling and related work
- Generators
- Roofing, Siding & Insulation
- Windows & Doors
- Electrical & Plumbing
- Kitchens & Baths
- Solar & Storage
- Other Energy & Resilience Improvements

Simple

100% financing available, instant credit decision, easy paperless process and responsive communication with you and your contractor.

Transparent

Simple interest installment loan, not a credit card, guaranteed fixed rate and payment for life of loan with no lien on your home and no hidden costs. You may off at any time or pay ahead without penalty.

Fair & Expert

NEIF is a B Corporation®, certified to meet the highest standards of compliance & fair lending and a U.S. Department of Energy Home Improvement Expert.
Are you missing a “piece of the pie” at the point of purchase?

While mortgages and home equity loans may be the least expensive form of credit, most homeowners don’t want a lien on their home or a drawn-out process for improvements less than $35,000 – and contractors don’t want to lose control of the sale.
What are the plusses and minuses of each piece of the customer payment pie?

**CASH OR CREDIT CARD**
- Instant approval
- Fast funding same day
- Minimal paperwork
- No cost to contractor on cash deals
- Up to 3% cost to contractor for credit cards
- Only for customers with ready cash or access to large available credit limits

**PROMO OR STANDARD DEALER FINANCING**
- Instant approval
- Fast funding varies on lender
- Minimal paperwork similar to a credit card
- Up to 15% cost to contractor (average cost 5% to 6% of job)
- Rate may be subject to change with one late payment or at lender’s discretion
- “Minimum monthly payment” not always locked-in often not a true installment note, but more like a credit card

**TRUE FIXED MONTHLY PAYMENT**
- Instant credit-decision some approvals may need additional info
- Fast funding 2 business days
- Minimal paperwork similar to a car loan
- Locked-in true fixed rate & payment similar to a car loan
- NO COST TO CONTRACTOR
- Each application is reviewed by NEIF’s team to ensure the most approvals, occasional apps may require more info for final approval

**CREDIT CHALLENGED**
- These customers need upgrades too
- Difficult market segment
- “Second look” lenders are costly to consumer and contractor
- May be a fit for a credit union or community lender

Buyer who doesn’t want or need financing.

Buyer wants the lowest fixed payment for their budget, a fair rate, and the flexibility to pay off, with no penalty, at any time.

Buyer without cash or access to traditional credit.
A fair, fixed, low payment alternative or complement to standard financing programs.

Special features include:

- **NO CONTRACTOR OR DEALER FEES**
- 100% Financing
- True Fixed Rate, Fixed Monthly Payment
- 3, 5, or 10 Year Terms
- NO adjustable rate, "teasers" or surprises
- NO lien on the home, NO home equity required
- NO customer points, fees or closing costs
- NO penalty for pre-payment or to pay extra each month to pay off faster
- Instant Credit Decision
- Easy Paperless Process
- Contractor paid within 2 business days from completion
- Supported by NEIF's Energy Lending Specialists

### Simple - Transparent - Fair - Expert

<table>
<thead>
<tr>
<th>Low Fixed Monthly Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,500</td>
</tr>
<tr>
<td>$5,000</td>
</tr>
<tr>
<td>$7,500</td>
</tr>
<tr>
<td>$10,000</td>
</tr>
<tr>
<td>$15,000</td>
</tr>
<tr>
<td>$20,000</td>
</tr>
<tr>
<td>$25,000</td>
</tr>
<tr>
<td>$30,000</td>
</tr>
<tr>
<td>$35,000</td>
</tr>
</tbody>
</table>

All loans are made directly to the consumer by National Energy Improvement Fund, LLC. Fixed interest rates range from 7.99% to 12.99% APR and maximum loan amount is based on customer credit. Above payments based on 120 months, 9.99% APR for loans $25,000 or less, 7.99% APR for loans greater than $25,000.
All makes and models of most home improvements products and services installed by a NEIF-Approved Contractor that improve a home’s energy efficiency, resilience or comfort. Additional non-qualifying improvements may be financed if at least 50% of the project is comprised of eligible improvements.

- Air Conditioning (Central) - Any efficiency rating
- Air Sealing & Insulation
- Awnings & Shading
- Carpet, Flooring, Tile
- Electrical Work
- Furnaces & Boilers – All Fuels - Any efficiency rating
- Heat Pumps - Any efficiency rating
- Hurricane Shutters
- Gas Line Extension
- Generators
- Geothermal - Any efficiency rating

- Kitchens & Baths
- Lighting & Controls
- Plumbing Work
- Roofing - Any efficiency rating
- Siding - Any efficiency rating
- Solar
- Tank Removal & Replacement
- Water Heaters – All Fuels - Any efficiency rating
- Water Treatment
- Windows & Doors - Any efficiency rating
- Other Energy & Resilience Improvements - Case by case
# Home Improvement Rates, Terms & Guidelines

**NEIF’S ENERGYPLUS HOME IMPROVEMENT LOAN**

**SIMPLE • TRANSPARENT • EXPERT • TRUSTED**

7.99% 3, 5 or 10 Year Fixed Rate Financing. **No Cost to Contractor. No Dealer Fees.**

Backed by the National Energy Improvement Fund, the nation’s only B-Corp certified and U.S. DOE Home Improvement Expert improvement lender

<table>
<thead>
<tr>
<th></th>
<th>Tier 1</th>
<th>Tier 2</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fixed Rate to Customer</strong></td>
<td>7.99%</td>
<td>8.99%</td>
</tr>
<tr>
<td><strong>Contractor/Dealer Fee</strong></td>
<td><strong>NO COST TO CONTRACTOR</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Credit Qualification</strong></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%, 42% for loans &gt; $25,000. No BK in last 5 years</td>
<td>680-699</td>
<td></td>
</tr>
<tr>
<td>640-679</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Loan Amount</strong></td>
<td>$2,500 to $35,000</td>
<td>$2,500 to $20,000</td>
</tr>
<tr>
<td></td>
<td>$2,500 to $15,000</td>
<td>$2,500 to $10,000</td>
</tr>
<tr>
<td><strong>Terms</strong></td>
<td>3, 5 or 10 Year</td>
<td></td>
</tr>
<tr>
<td>Simple interest, fixed rate, unsecured 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>
<td></td>
</tr>
<tr>
<td><strong>Income Verification</strong></td>
<td>Stated, No verification of primary income*</td>
<td></td>
</tr>
<tr>
<td>Secondary income, if any, is subject to verification. *Income verification may be required for Tier 2.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Qualifying Properties</strong></td>
<td>Primary residence or vacation home</td>
<td></td>
</tr>
<tr>
<td>1 to 4 unit on permanent foundation. Unsecured, no lien is placed on the property or the improvement. Financing for multi-family, commercial and industrial projects available through NEIF Commercial Energy Finance</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Qualifying Improvements</strong></td>
<td>All makes and models of most installed products and services that improve a home’s energy efficiency, resilience or comfort.</td>
<td></td>
</tr>
<tr>
<td>Work must be performed by a NEIF-Approved Contractor</td>
<td>Heating &amp; Cooling, Roofing, Siding &amp; Insulation, Windows &amp; Doors, Electrical &amp; Plumbing, Generators, Lighting &amp; Renewables.</td>
<td></td>
</tr>
</tbody>
</table>
Offering a monthly payment option on every proposal can increase your closing rate by 10% or more.

Get your missing piece of the pie, the true monthly payment buyer.

Don’t make assumptions as to who “needs” financing. Offer a true monthly payment option to every customer – just like buying a car.

Solve the “Can we afford it” issue up front and increase your closing rate.

### Comparison of Estimated Increased Annual Contractor Revenue

<table>
<thead>
<tr>
<th>Current Monthly proposals</th>
<th>Current monthly closes at 35% close rate</th>
<th>Increasing close rate to 40%</th>
<th>Annual increase in your gross revenue (average job = $8,000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>3.50</td>
<td>4.00</td>
<td>$48,000</td>
</tr>
<tr>
<td>25</td>
<td>8.75</td>
<td>10.00</td>
<td>$120,000</td>
</tr>
<tr>
<td>50</td>
<td>17.50</td>
<td>20.00</td>
<td>$240,000</td>
</tr>
<tr>
<td>100</td>
<td>35.00</td>
<td>40.00</td>
<td>$480,000</td>
</tr>
</tbody>
</table>
What’s the cost of “dealer fees” to your bottom line?

Many lenders charge “dealer” and/or rate buydown fees. It is illegal for contractors to add these fees to an individual proposal (it is termed an “undisclosed finance charge”). Even if the contractor or a third party like a manufacturer is absorbing these fees it still can increase the cost to the consumer and reduce a contractor’s profitability – somebody has to pay for it.

NEIF charges no dealer fees, allowing the contractor to offer the customer their best price with a fair low monthly payment option to the consumer.

### Comparison of Annual Cost to Contractor for Lender “Dealer Fees”

<table>
<thead>
<tr>
<th>Annual Financed Volume</th>
<th>Lender “A” 3% Dealer Fees</th>
<th>Lender “B” 6% Dealer Fee</th>
<th>Lender “C” 12% Dealer Fee</th>
<th>NEIF - NO DEALER FEE</th>
</tr>
</thead>
<tbody>
<tr>
<td>$250,000</td>
<td>$7,500</td>
<td>$15,000</td>
<td>$30,000</td>
<td>$0</td>
</tr>
<tr>
<td>$500,000</td>
<td>$15,000</td>
<td>$30,000</td>
<td>$60,000</td>
<td>$0</td>
</tr>
<tr>
<td>$1,000,000</td>
<td>$30,000</td>
<td>$60,000</td>
<td>$120,000</td>
<td>$0</td>
</tr>
<tr>
<td>$2,000,000</td>
<td>$60,000</td>
<td>$120,000</td>
<td>$240,000</td>
<td>$0</td>
</tr>
</tbody>
</table>
Customer applies for instant credit decision

NEIF pays contractor via ACH within 2 business days

Upon credit approval contractor uploads estimate/proposal to NEIF

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.

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 loan 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

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.

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.

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.

Funds are transferred within two business days after we receive the signed completion certificate, but no sooner than three days from the date initial loan documents are issued (seven days in MD) because of Right to Cancel law.
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.
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.
<table>
<thead>
<tr>
<th>Status</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>GOOD TO GO!</strong></td>
<td><strong>Approved Docs Issued</strong> 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.</td>
</tr>
<tr>
<td><strong>ALMOST THERE</strong></td>
<td><strong>Approved Docs Received</strong> 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.</td>
</tr>
<tr>
<td></td>
<td><strong>Funded</strong> The Completion Certificate, signed by Customer and Contractor has been received, and payment has been issued to Contractor.</td>
</tr>
<tr>
<td><strong>NO GO</strong></td>
<td><strong>Approved Application</strong> Credit qualified, in underwriting for review of qualifying property type etc.</td>
</tr>
<tr>
<td></td>
<td><strong>Approved Approved</strong> Approved, waiting for Contractor to submit Customer Contract/Estimate.</td>
</tr>
<tr>
<td></td>
<td><strong>Pre-Approved</strong> Credit qualified but requires income verification (Tier 2) or for loan amount greater than $25,000.</td>
</tr>
<tr>
<td></td>
<td><strong>Under Review</strong> The application needs additional review to determine eligibility.</td>
</tr>
<tr>
<td></td>
<td><strong>Denied</strong> The Customer has been declined and the file is closed.</td>
</tr>
</tbody>
</table>
Add a NEIF Financing Link on Your Website

• Feature your Approved Contractor status on your company website
• Have customers apply directly through a link to your Financing Gateway URL
• Use any of the banner and buttons from our approved graphics library which you can find at: https://neifund.link/bannersandbuttons
## Qualifying Properties
Any Commercial, Non-Profit, or Government Property

## Qualifying Improvements
- Energy Efficiency Equipment: Lighting, Controls, HVAC, Refrigeration, etc.
- Renewable Technologies (case by case)
- Non-efficiency equipment (case by case)

## Project Costs & Typical Terms

<table>
<thead>
<tr>
<th>Project Costs &amp; Typical Terms</th>
<th>Commercial &amp; Non-Profit</th>
<th>Government</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,000 - $500,000</td>
<td>1 to 7 Years</td>
<td>Up to 20 years</td>
</tr>
<tr>
<td>$500,000 - $25 Million</td>
<td>1 to 15 years</td>
<td>Up to 20 years</td>
</tr>
</tbody>
</table>

## Typical Rates

<table>
<thead>
<tr>
<th>Typical Rates</th>
<th>Commercial</th>
<th>Non-Profit</th>
<th>Government</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 – 11%</td>
<td></td>
<td>Final rates are dependent on customer credit review and project size. NEIF will identify the lowest possible rate from a vetted group of lenders.</td>
<td></td>
</tr>
<tr>
<td>4.5 - 8%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.5 - 5.5%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Types of Financing Available
- Equipment Leases
- Equipment Finance Agreements
- NEIF prepares custom solutions for the following financing mechanisms:
  - Solar Power Purchase Agreements (PPAs)
  - Commercial PACE
  - Energy Service Agreements

## Timing
- Instant Online Finance Proposal Creation
- Formal Credit Approval typically in less than 2 business days
- Equipment Pre-funding Available to Contractors
- Final Funding directly to contractor typically within 2 business days after project completion
NEIF-APPROVED CONTRACTOR STANDARDS

There is no charge to become a NEIF-Approved Contractor

• Minimum 3 years in business, history of financial stability 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

Just complete the 3 simple steps at:

https://www.neifund.org/become-approved-contractor
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.

**Peter Krajsa**  
Co-Chair and Founder  
[pkrajsa@neifund.org](mailto:pkrajsa@neifund.org)  
(610) 737-4977

**Laura Nelson**  
Chief Operating Officer  
[lnelson@neifund.org](mailto:lnelson@neifund.org)  
(484) 838-5469

**Matthew Brown**  
Co-Chair and Founder  
[mbrown@neifund.org](mailto:mbrown@neifund.org)  
(720) 246-8847

**Tessa Shin**  
Vice President, Lending & Programs  
[tshin@neifund.org](mailto:tshin@neifund.org)  
(484) 838-5471

**Heather Braithwaite**  
Vice President, Commercial Finance  
[hbraithwaite@neifund.org](mailto:hbraithwaite@neifund.org)  
(303) 704-5057

**Teri Stoffey**  
Vice President, Accounting & Servicing  
[tsoffey@neifund.org](mailto:tsoffey@neifund.org)  
(484) 838-5473

**Randy Bak**  
Senior Director, Business Development  
[rbak@neifund.org](mailto:rbak@neifund.org)  
(978) 766-7348

**Greg Burns**  
Director, Business Development  
[gburns@neifund.org](mailto:gburns@neifund.org)  
(207) 451-5012

**Brittany Heller**  
Business Development Specialist  
[bheller@neifund.org](mailto:bheller@neifund.org)  
(484) 838-5487

**Jensen Handwork**  
Commercial Business Development Specialist  
[jhandwork@neifund.org](mailto:jhandwork@neifund.org)  
(720) 689-2288

National Energy Improvement Fund, LLC  
Allentown PA  •  Denver, CO  
(484) 838-5460