



SIMPLE • TRANSPARENT • EXPERT • TRUSTED

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



Randy Bak
rbak@neifund.org
(978) 766-7348



Greg Burns
gburns@neifund.org
(207) 451-5012



Jensen Handwork
jhandwork@neifund.org
(720) 689-2288



Brittany Heller
bheller@neifund.org
(484) 838-5487

We offer our customers trusted, transparent and affordable monthly payment options for upgrades that make your home stronger and more efficient.



FINANCING THE TRANSITION TO EFFICIENT & RESILIENT HOMES AND BUILDINGS

neifund.org

NATIONAL ENERGY IMPROVEMENT FUND

Special monthly payment financing

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



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.[™]

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.



SIMPLE • TRANSPARENT • EXPERT • TRUSTED

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

	36 Months	60 Months	120 Months
\$2,500	\$81	\$53	\$33
\$5,000	\$161	\$106	\$66
\$7,500	\$242	\$159	\$99
\$10,000	\$323	\$212	\$132
\$15,000	\$484	\$319	\$198
\$20,000	\$645	\$425	\$264
\$25,000	\$807	\$531	\$330
\$30,000	\$940	\$608	\$364
\$35,000	\$1097	\$710	\$424

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:

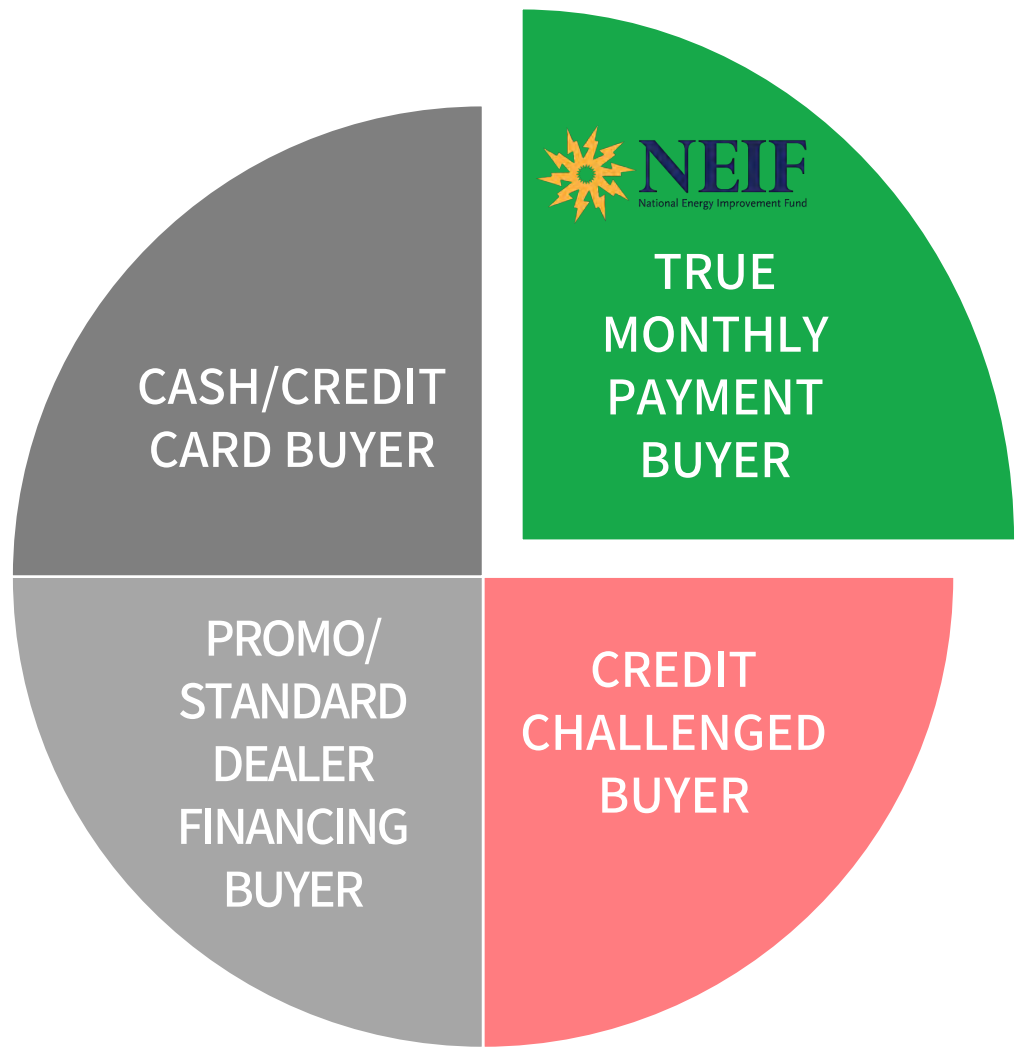
www.neifund.org/apply-online



Are you missing a “piece of the pie” at the point of purchase?

THE KEY ROLE OF FINANCING
IN YOUR SALES PROCESS

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

Buyer who doesn't want or need financing.



- 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**



TRUE FIXED MONTHLY PAYMENT

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



- **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.

PROMO OR STANDARD DEALER FINANCING

Buyer who wants shorter term financing or prefers a credit card type product.



- 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

CREDIT CHALLENGED

Buyer without cash or access to traditional credit.



- 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



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

Low Fixed Monthly Payments	
\$2,500	\$33
\$5,000	\$66
\$7,500	\$99
\$10,000	\$132
\$15,000	\$198
\$20,000	\$264
\$25,000	\$330
\$30,000	\$364
\$35,000	\$424

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



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

		Tier 1		Tier 2
Fixed Rate to Customer	7.99%	8.99%	9.99%	12.99%
Contractor/Dealer Fee	NO COST TO CONTRACTOR			
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
Loan Amount	\$2,500 to \$35,000	\$2,500 to \$20,000	\$2,500 to \$15,000	\$2,500 to \$10,000
Terms	<p align="center">3, 5 or 10 Year</p> <p align="center">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.</p>			
Income Verification	<p align="center">Stated, No verification of primary income*</p> <p align="center">Secondary income, if any, is subject to verification. *Income verification may be required for Tier 2.</p>			
Qualifying Properties	<p align="center">Primary residence or vacation home</p> <p align="center">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</p>			
Qualifying Improvements Work must be performed by a NEIF-Approved Contractor	<p align="center">All makes and models of most installed products and services that improve a home's energy efficiency, resilience or comfort.</p> <p align="center">Heating & Cooling, Roofing, Siding & Insulation, Windows & Doors, Electrical & Plumbing, Generators, Lighting & Renewables.</p>			



Offering a monthly payment option on every proposal can increase your closing rate by 10% or more.

THE KEY ROLE OF FINANCING
IN YOUR SALES PROCESS

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

Current Monthly proposals	Current monthly closes at 35% close rate	Increasing close rate to 40%	Annual increase in your gross revenue (average job = \$8,000)
10	3.50	4.00	\$48,000
25	8.75	10.00	\$120,000
50	17.50	20.00	\$240,000
100	35.00	40.00	\$480,000



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”

Annual Financed Volume	Lender “A” 3% Dealer Fees	Lender “B” 6% Dealer Fee	Lender “C” 12% Dealer Fee	NEIF - NO DEALER FEE
\$250,000	\$7,500	\$15,000	\$30,000	\$0
\$500,000	\$15,000	\$30,000	\$60,000	\$0
\$1,000,000	\$30,000	\$60,000	\$120,000	\$0
\$2,000,000	\$60,000	\$120,000	\$240,000	\$0



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.

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.

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.

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.

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 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.



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

GETTING STARTED &
STEP BY STEP GUIDE

- 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
\$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 >](#)



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

GETTING STARTED &
STEP BY STEP GUIDE



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	Beach, John	-	9/18/2019	\$25,000.00	\$0.00	-	\$0.00	0%	12	-	NEIF EnergyPlus 0% Loan
<input checked="" type="checkbox"/>	Approved	Odell, Robert	-	9/18/2019	\$7,701.23	\$0.00	-	\$0.00	0%	12	-	NEIF EnergyPlus 0% Loan
<input checked="" type="checkbox"/>	Approved	Morse, Mary	-	9/18/2019	\$8,102.23	\$0.00	-	\$8,102.23	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	Amedonza, Rafaelita	-	9/16/2019	\$7,500.00	\$0.00	-	\$0.00	0%	12	-	NEIF (ME) Energy Plus 0%
<input checked="" type="checkbox"/>	Approved	Amedonza, 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

Form fields visible in the screenshot include: First Name, Middle Name, Last Name, Suffix, Home Phone, Cell Phone, US Citizenship, Active Military, Bankruptcy?, and 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.



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>





Commercial Financing Rates, Terms, & Guidelines

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

\$2,000 - \$500,000	Commercial & Non-Profit	1 to 7 Years <i>Longer terms may be available</i>
	Government	Up to 20 years
\$500,000 - \$25 Million	Commercial & Non-Profit	1 to 15 years
	Government	Up to 20 years

Typical Rates

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

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
(610) 737-4977

Matthew Brown

Co-Chair and Founder
mbrown@neifund.org
(720) 246-8847

Laura Nelson

Chief Operating Officer
lnelson@neifund.org
(484) 838-5469

Tessa Shin

Vice President, Lending & Programs
tshin@neifund.org
(484) 838-5471

Heather Braithwaite

Vice President, Commercial Finance
hbraithwaite@neifund.org
(303) 704-5057

Teri Stoffey

Vice President, Accounting & Servicing
tstoffey@neifund.org
(484) 838-5473



BUSINESS DEVELOPMENT TEAM

Randy Bak

Senior Director,
Business Development
rbak@neifund.org
(978) 766-7348

Greg Burns

Director, Business Development
gburns@neifund.org
(207) 451-5012

Brittany Heller

Business Development Specialist
bheller@neifund.org
(484) 838-5487

Jensen Handwork

Commercial Business Development
Specialist
jhandwork@neifund.org
(720) 689-2288

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

