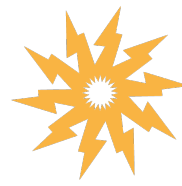


Commercial Financing for Energy Upgrades



NEIF Commercial Energy Finance
NATIONAL ENERGY IMPROVEMENT FUND

Basic Terms for NEIF Commercial Energy Financing

Borrowers	Any Commercial, Non-Profit, or Government Property		
Equipment	<ul style="list-style-type: none">• Energy Efficiency Equipment: Lighting, Controls, HVAC, Refrigeration, etc.• Renewable Technologies (case by case)• Non-efficiency equipment (case by case)		
Project Costs and Typical Terms	\$2,500 - \$500,000	Commercial & Non-Profit	1 to 7 Years <i>Longer terms may be available</i>
	\$10,000 - \$500,000	Government	Up to 20 years
	\$500,000 - \$25 Million	Commercial & Non-Profit	1 to 15 years
		Government	Up to 20 years
Typical Rates	5 - 12%	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	<ul style="list-style-type: none">• Equipment Leases• Equipment Finance Agreements• NEIF prepares custom solutions for the following financing mechanisms:<ul style="list-style-type: none">• Solar Power Purchase Agreements (PPAs)• Commercial PACE• Energy Service Agreements		
Timing	<ul style="list-style-type: none">• Instant Online Finance Proposal Creation• Formal Credit Approval typically in less than 2 business days• Final Funding directly to your contractor typically within 2 business days after project completion		
Other Information	<ul style="list-style-type: none">• No money down• Cover 100% of project costs• Rate buy down ability, as low as 0%• Use utility rebates/incentives in conjunction with finance• Match energy cost savings to your monthly payment		

- 1 Tell your contractor that you would like to review a finance proposal from NEIF.
- 2 Notify your contractor that you are Ready to Apply. You'll receive an email with a link to a secure online application.
- 3 Receive notification of approval, sign closing docs, and begin installation. Start realizing energy savings!

Any questions?

We would love to answer them. Contact our NEIF Commercial Energy Finance team:

Phone
(720) 724-7673

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