START to FINISH

NEIF	Contractor	Customer
	Contractor creates finance proposal on NEIF Portal www.neifcommercial.org	
		Customer reviews finance proposal with contractor and indicates they are *Ready to Apply*
	On NEIF Portal, Contractor clicks *Ready to Apply*	
An email is automatically sent from NEIF to the customer with a secure credit application		
		Customer fills out Credit Application and uploads any necessary financial documentation
	Contractor uploads SOW/Invoice to portal and indicates whether they want a progress payment to pay for equipment	
NEIF reviews application, financials from borrower, and SOW from contractor. NEIF submits to lender with best possible rate.		Receive credit approval typically in **2 business days** after applying
NEIF Generates Closing Documents		
		Sign & Return Closing Docs
NEIF issues a Notice-to-Proceed	Contractor receives Notice-to-proceed and is funded in **1-2 business days** via ACH for Equipment Progress Pay (if requested)	
NEIF coordinates final funding	**Job is complete!** Contractor uploads final invoice to portal.	
	Contractor receives final funding via ACH typically within **2 business days** of project completion	Customer makes first monthly payment 30 days after project completion and makes equal monthly payments over duration of lender's term.
		If using an equipment lease, customer owns new equipment at end of term.