



HOME IMPROVEMENT PAYMENT PLAN

From NEIF-a Certified B Corp™



Trusted, guaranteed payment options for most upgrades that make homes **strong**, **comfortable** and **efficient**, from the nation's only Certified B Corp™ and US DOE Home Improvement Expert Lender Partner.

SIMPLE • TRANSPARENT • EXPERT • **TRUSTED**

Fixed, Low Payment Financing for Most Home Services

May be paid off or paid ahead at anytime with no penalty

\$2,500	\$7,500	\$15,000	\$20,000
\$33	\$99	\$198	\$264

10 Year Fixed Term NO Dealer or Buydown Fees

3 and 5 Year terms also available. Minimum Loan \$2,500

7.99%	8.99%	9.99%	12.99%
720 plus to \$35,000	700 to 719 to \$20,000	680 to 699 to \$15,000	640 to 679 to \$10,000

All loans are made directly to the consumer by National Energy Improvement Fund, LLC.
Example payments based on 120 months, 9.99% APR.

The NEIF Seal of Approval means you can offer trusted, guaranteed monthly payment financing plans to your customers.

At zero cost to you.



Most makes and models of home services eligible

Improvements must be installed by a NEIF-Approved Contractor. For EnergyPlus, the entire project may be financed if at least 50% of the work includes:



Home Improvements

- Heating & Cooling and all related work
- Generators, Air Purification
- Roofing, Siding & Insulation
- Windows & Doors
- Electrical, Lighting & Controls
- Plumbing, Kitchens & Baths
- Solar, Geothermal, Storage & more



Commercial & Non-Profit Improvements

- HVAC, Air Purification
- Refrigeration, Lighting & Controls
- Solar & Storage



Transparent, Trusted Financing

- 100% financing, low fixed payments
- No contractor fees
- Instant credit decisions
- We take care of the details
- Simple paperless process

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neifund.org/become-approved-contractor



neifund.org

1

"Know Before You Go" Credit Pre-Screen

- Credit pre-qualify your customer with just a name and address - know before you go!
- Won't impact customer credit.
- Subject to final approval.

2

We Take Care of the Details

- Once credit-pre-screened, customer applies through contractor's online NEIF Financing Gateway for final approval.
- Contractor uploads a picture or PDF of customer contract or proposal to their NEIF Contractor Portal as soon as possible.
- Our Energy Lending Specialists assist customers and contractors to expedite job funding.

3

Fast Contractor Funding

- Electronic loan docs are sent directly to the customer upon final approval, typically as soon as the contractor's proposal has been uploaded.
- Contractor can review the status of customer applications at any time by logging into their portal.
- Customer and contractor electronically sign off on job completion.
- NEIF funds contractor directly via ACH within 2 business days.



	Tier 1		Tier 2	
Fixed Rate to Customer	7.99%	8.99%	9.99%	12.99%
Contractor/Dealer Fee	NO COST TO CONTRACTOR 0% 12 month plan available with fee			
Credit Qualification				
Based on lower of application 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	3, 5 or 10 Year Simple interest, fixed rate, unsecured installment loan with a guaranteed rate for full term. The customer may pay the loan off or pay additional principal at any time without penalty.			
Income Verification	Stated, no verification of primary income* Secondary income, if any, is subject to verification. *Income verification required for loan >\$25,000 and Tier 2.			
Qualifying Properties	Primary residence or vacation home 1 to 4 unit on permanent foundation. Unsecured, no lien is placed on the property or the improvement. Financing for commercial and non-profits' projects are available, different rates and terms.			