

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

At zero cost to you.



APPROVED CONTRACTOR


## EnergyPlus Home Improvement Financing from NEIF

For HVAC, Windows, Roofing, Insulation, Electrical, Plumbing, Renewables and most other energy improvements and related services.



Go Greener.  
Affordably.

Help your customers "Go Greener, Affordably" with no dealer fee, low payment financing from the National Energy Improvement Fund. As America's only Certified B Corp™ and US DOE Home Improvement Expert Lender Partner, NEIF is committed to fair lending practices for consumers and supporting the growth of our Approved Contractor partners.

	<b>No Contractor Fee Low Fixed Rate/ Fixed Payment Plan</b>				<b>0% for 12 Months Option</b>
<b>Contractor Fee</b>	<b>NO COST TO CONTRACTOR</b>				5.99% discount on loan amount paid at contractor funding
<b>Fixed Rate to Customer</b>	<b>7.99%</b>	<b>8.99%</b>	<b>9.99%</b>	12.99%	<b>0.00%</b>
<b>Credit Qualification</b> 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	680 Plus
<b>Loan Amount</b>	\$2,500 to \$35,000	\$2,500 to \$20,000	\$2,500 to \$15,000	\$2,500 to \$10,000	\$2,500 to \$35,000 based on credit
<b>Terms</b>	<b>3, 5 or 10 Year</b> 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.				12 equal payments of principal to pay the loan off in 12 months.
<b>Income Verification</b>	<b>Stated, No verification of income*</b> Income verification may be required for <680 and loans above \$25,000.				
<b>Qualifying Properties</b>	<b>Owner-occupied primary residence or vacation home</b> 1 to 4 unit on permanent foundation. Unsecured, no lien is placed on the property or the improvement.				
<b>Eligible Improvements</b>	<b>HVAC, Windows, Roofing, Insulation, Electrical, Plumbing, Renewables and most other energy improvements and related services.</b> Entire project may be financed if at least 50% of the work includes qualifying energy or resilience improvements.				

SIMPLE • TRANSPARENT • EXPERT • TRUSTED

1

### "Know Before You Go" Credit Pre-Screen and Easy Application

- You can credit pre-qualify your customer with just a name and address - know before you go!
- Won't impact customer credit.
- To have your customer apply give them monthly payment options and use your company's custom NEIF Financing Gateway on your phone, tablet or website.

2

### Instant Credit Decision We Take Care of the Details

- Your customer will receive an immediate credit decision and you can view it instantly on your NEIF Contractor Portal. We will also email you and your customer.
- Upload a picture or PDF of customer contract or proposal to their NEIF Contractor Portal as soon as possible.
- Our Energy Lending Specialists assist the customer and contractor to expedite final approval and 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.

We're here to help contractors get the most out of NEIF residential financing

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Contractor Support Team  
General questions &  
User access issues  
contractors@neifund.org  
484-838-5460 - option 3

Interested in becoming a NEIF-Approved Contractor?

Visit [neifund.org/become-approved-contractor](http://neifund.org/become-approved-contractor)

[neifund.org](http://neifund.org)

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Affordably.



### Increased Home Improvement Project Affordability with Complete Customer Flexibility

- Guaranteed fixed rate, not a credit card
- No lien on home
- 100% financing of project cost
- Your customer has total control on how much interest they pay as they can pay off or pay ahead with no penalty

#### Low Fixed Monthly Payment Examples

\$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. Above payments based on 120 months, 9.99% APR for loans \$25,000 or less, 7.99% APR for loans greater than \$25,000. Other rates and terms available.



U.S. DEPARTMENT OF  
**ENERGY**  
HOME IMPROVEMENT EXPERT™