



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

At zero cost to you.



Help your customers **‘Go Greener, Affordably’** with **no dealer fee**, low payment financing from the National Energy Improvement Fund (NEIF).

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.



**Peter Krajsa**  
Co-Chair & Founder  
[pkrajsa@neifund.org](mailto:pkrajsa@neifund.org)



- Lending legacy from 1947 – AFC First
- Creator of some of the most successful energy efficiency programs in the nation with states and utilities
- Focused on increasing affordability of energy improvements with simple longer term monthly payment installment financing (rather than “promotional” financing) – both program and market-based
- Driven to keep contactor costs down with primarily **no dealer fee** programs
- Financing for:
  - Home energy improvements
  - Commercial energy improvements
  - Advance funding to contractor for rebates

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



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.



APPROVED CONTRACTOR



Go Greener.  
Affordably.



APPROVED CONTRACTOR

Trusted financing for upgrades that make your home efficient, strong, healthy and comfortable



Guaranteed monthly payment financing for most improvements that make your home stronger, healthier and more energy efficient.

### Eligibility

One to four unit primary or secondary (vacation) home—deeded properties and co-operative housing communities. Owner-occupied, no investment properties. Must be affixed to a permanent foundation. Unsecured loans—property type is for qualification purposes only—no lien is filed. Applicant must meet all credit guidelines. The entire project may be financed if at least 50% of the work includes:

- Heating & Cooling (HVAC) and related work
- Generators & Battery Storage
- Roofing, Siding & Insulation
- Windows & Doors
- Electrical & Plumbing
- Kitchens & Baths
- Solar & Renewables
- Whole House energy improvements
- Other energy & resilience improvements

100% financing available, instant credit decisions, easy paperless process and responsive communication with you and your contractor.

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 pay off at any time or pay ahead without penalty.



EnergyPlus financing from the National Energy Improvement Fund can help you Go Greener. Affordably.

### Monthly Payment Examples

Loan Amount	36 Months	60 Months	120 Months
\$2,500	\$81	\$53	\$33
\$5,000	\$161	\$106	\$66
\$7,500	\$242	\$159	\$99
\$10,000	\$322	\$212	\$132
\$15,000	\$483	\$318	\$197
\$20,000	\$644	\$424	\$263
\$25,000	\$806	\$530	\$329
\$30,000	\$967	\$636	\$395
\$35,000	\$1,128	\$742	\$461

All loans are made directly to the consumer by National Energy Improvement Fund, LLC. Fixed interest rates from 9.99% APR and maximum loan amount based on your credit. Payment estimates based on 9.99% APR. Rates subject to change.



### 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.

From NEIF, a B Corporation™, certified to meet the highest standards of compliance and fair lending and a U.S. Department of Energy Home Improvement Expert.

	<b>EnergyPlus NO CONTRACTOR FEE up to 10 Year</b> Low Monthly Payment Financing				<b>EnergyPlus 0.00%</b> for 12 Months
<b>Contractor Fee</b>	<b>NO COST TO CONTRACTOR</b>				7.99% contractor fee/discount on loan amount netted at contractor funding
<b>Fixed Rate to Customer</b>	<b>9.99%</b>	11.99%	12.99%	15.99%*	<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 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. Available in: AL,CA,CO,CT,DC,DE,FL,GA,IL,LA,ME,MD,MA,NH,NJ,NY,NC,OH,PA,RI,SC,TX,VT,VA. *Tier 2 not available in MA.				
<b>Eligible Improvements</b>	<b>All makes and models 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.



- **NEW – Instant Credit Pre-Screen with just name and address, does not require customer consent!**

Know if they meet minimum credit score standards before you visit the house. (Final approval based on actual app)

The instant credit pre-screen is intended for use with NEIF EnergyPlus Loan and not for loan products from other lenders. It is the mutual understanding between NEIF and our Approved Contractors that if an applicant successfully passes the pre-screen that they will be first offered the EnergyPlus Loan monthly payment option from NEIF, and only offered credit from other lenders if they do not qualify through NEIF. Contractor usage of the pre-screen tool is at the discretion of NEIF.



## Residential Prescreen



### NEIF's Credit Pre-Qualification Tool - EnergyPlus Loan

- Use this tool to determine if a potential customer will pass NEIF's initial credit qualification and which program they qualify for.
- The EnergyPlus Loan is for homeowners in approved states who are making qualifying improvements to their primary residence or vacation home (1 to 4 unit on permanent foundation). Good credit and the ability to repay are required. All income levels are eligible.
- If customer is successfully pre-qualified you must present them with the [Pre-Qualification brochure](#).
- When the customer decides to proceed have them apply for final approval through the application link on your NEIF Financing Gateway.

### Applicant Information

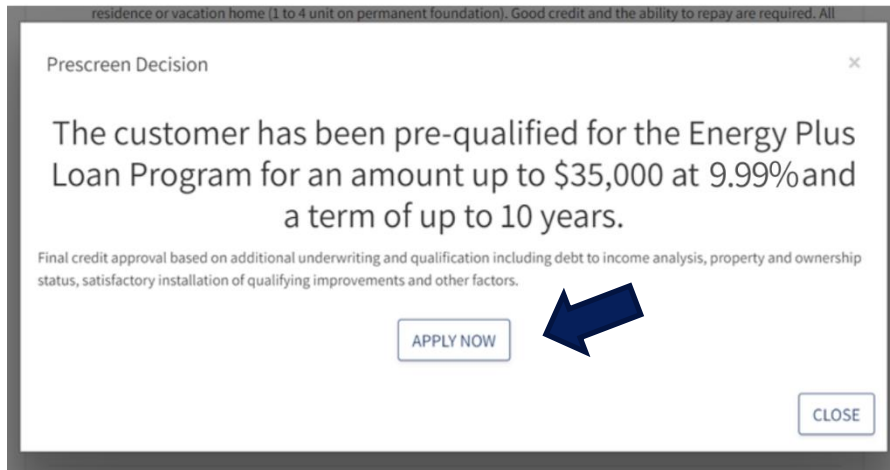
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### PRESCREEN & OPT OUT NOTICE

*This "prescreened" offer of credit is based on information on the customer's credit report indicating that they meet certain criteria. This offer is not guaranteed if they do not meet our criteria including acceptable property type, qualifying improvements, debt to income ratios or other factors. If the customers does not want to receive prescreened offers of credit from this and other companies, have them call TransUnion at 1-888-567-8688 or visit the website at [www.optoutprescreen.com](http://www.optoutprescreen.com); or write TransUnion Opt Out Request PO Box 505, Woodlyn, PA 19094-0505.*



## You will receive instant Pre-Screen Feedback



- If the customer is **pre-qualified** you will see notification of the rate and maximum loan amount they qualify for and a link to apply for final approval
- If the customer is **not prequalified** you will see a message to that effect and know to consider a financing source other than NEIF.
- Some customers have locks on their credit which may prevent us from doing a credit pre-screen. You will see the message: “Insufficient information to Pre-qualify. Please have the customer apply to NEIF for further consideration.”

# Helping Contractors Grow Your Energy Efficiency Business with Trusted Financing



Go Greener.  
Affordably.



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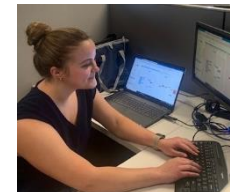
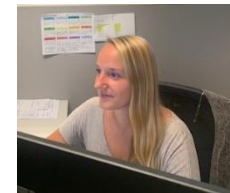


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Our Business Development and Contractor Support and Marketing teams will provide you with clear, simple training on how to use this great program and additional financing options from NEIF.



**Contractor Support /Marketing Team**  
[contractors@neifund.org](mailto:contractors@neifund.org)  
484-838-5460 Option 3

<https://www.neifund.org/become-approved-contractor/>

## Become a NEIF-Approved Contractor

Provide your customers simple, transparent and trusted financing options, from the nation's only Certified B-Corp™ energy lender at no cost to you!



## Become a NEIF Approved Contractor

Eversource/AVANGRID

Offer simple, transparent and trusted financing options to your customers. At no cost to you!



## NEIF - Approved Contractor Standards

- There is no charge to become a NEIF - Approved Contractor
- Minimum 3 years in business (or relevant experience), history of financial stability, satisfactory insurance 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