

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



Special 10-Year Financing for Energy Efficiency Upgrades



All makes and models of Heating, Cooling, HVAC, Electrical, Generators & Battery Storage, Plumbing, Windows, Roofing, Insulation, and most other energy improvements and related services.

Help your customers "Go Greener, Affordably" with trusted 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.

	EnergyPlus Standard Low Payment Up to 10 Years – No Contractor Buydown Charge				0.00% 1 Year Special Rate	9.99% 5 Year Special Rate
Contractor Buydown Charge	<u>NO</u> BUYDOWN CHARGE TO CONTRACTOR*				7.99% contractor buydown charge*	7.99% contractor buydown charge*
Fixed Rate to Customer	12.99%		15.99%		0.00%	9.99%
Credit Qualification 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	680 Plus
Loan Amount	\$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	\$2,500 to \$35,000 based on credit
Terms	3, 5 or 10 Year Simple interest, fixed rate, unsecured installment loan				1 Year 12 equal monthly payments of principal	5 Year Simple interest, fixed rate, unsecured installment loan
Pre-Payment	. The customer may pay the loan off or pay additional principal at any time <u>without penalty</u> .					
Income Verification	Stated, No verification of income* *Income verification may be required for <680 and loans above \$25,000.					
Qualifying Properties	Owner-occupied primary residence or vacation home 1 to 4 unit on permanent foundation. Unsecured, no lien is placed on the property or the improvement.					
Eligible Improvements	All makes and models HVAC, Windows, Roofing, Insulation, Electrical, Plumbing, Renewables and most other energy improvements and related services. Entire project may be financed if at least 50% of the work includes qualifying energy or resilience improvements.					

*\$100 Flat Funding Fee on all loans. Funding Fees and Contractor Buydown Charges netted from amount funded to contractor.

01/22/24

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

Peter Krajisa
Co-Chair & Founder
Program Partners
pkrajisa@neifund.org
610-737-4977

Randy Bak
Senior Director, BD
Mid-Atlantic, ME
rbak@neifund.org
978-766-7348

Trey Muffet
Senior Director, BD
National Resi & Commercial
tmuffet@neifund.org
(415) 812-8105

Brittany Heller
Senior Specialist, BD
NY & New England
bheller@neifund.org
(484) 838-5487

Contractor Support
General Questions &
User Access Issues
contractors@neifund.org
484-838-5460 - Option 3

Interested in becoming a NEIF-Approved Contractor?

Visit www.neifund.org/become-approved-contractor/

neifund.org

 Go Greener.
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 Monthly Payment Examples*

	36 Months	60 Months	120 Months
\$2,500	\$84	\$57	\$37
\$5,000	\$168	\$114	\$75
\$10,000	\$337	\$227	\$149
\$15,000	\$505	\$341	\$224
\$20,000	\$674	\$455	\$299
\$25,000	\$842	\$569	\$373
\$30,000	\$1,011	\$682	\$448
\$35,000	\$1,179	\$796	\$522

*All loans are made directly to the consumer by National Energy Improvement Fund, LLC. Maximum loan amount based on borrower's credit. Payment estimates based on 12.99% APR. Rates subject to change.



U.S. DEPARTMENT OF
ENERGY
HOME IMPROVEMENT EXPERT™