

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



## August 25, 2025 Update

Help your customers ‘**Go Greener, Affordably**’ with special “True Fixed Rate & Payment” EnergyPlus financing for most energy home improvements - from the National Energy Improvement Fund (NEIF).

### Effective August 25, 2025

- Rate lowered to 8.99% fixed rate for most customers
- Maximum loan limit increased to \$50,000
- Maximum term increased to 12 Years
- \$100 Dealer Flat Funding Fee Per Loan (no percentage dealer discount)

### Coming Late Fall, 2025

- Our new, optional “Best of Both Worlds” Financing plan, which combines a true 0% for 12 months inside an 8.99% 10-year loan – offering complete flexibility for your customers.
- A new state-of-the-art Loan Processing and Contractor Information System, providing a best-in-class customer and contractor experience with access to real-time information, new and improved sales tools and more. Stay tuned for details

As America's only Certified B Corp™ and U.S. DOE Home Improvement Expert Lender Partner, NEIF is committed to fair lending practices for consumers and supporting the growth of our Approved Contractor partners.

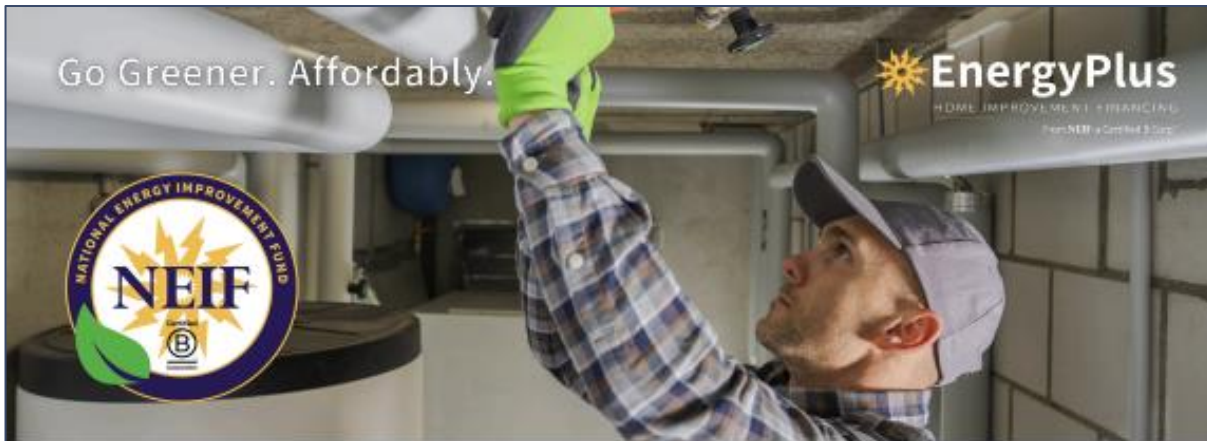


**Peter Krajsa**  
Co-Chair & Managing Member  
[pkrajsa@neifund.org](mailto:pkrajsa@neifund.org)



Go Greener. Affordably.

**EnergyPlus**  
HOME IMPROVEMENT FINANCING  
From NEIF's Certified 3 Step



## UPGRADE YOUR HOME'S EFFICIENCY & COMFORT

WITH SPECIAL FINANCING FOR ENERGY IMPROVEMENTS

### TRUE FIXED RATE & PAYMENT

The National Energy Improvement Fund (NEIF), a U.S. DOE Home Improvement Expert Partner, offers **trusted, fixed-rate, low monthly payment EnergyPlus financing** for qualifying energy efficiency improvements that keep your home efficient, healthy, safe, and comfortable. All work must be installed by a NEIF-Approved Contractor to qualify.

- HEATING/COOLING, ELECTRICAL, PLUMBING
- WINDOW, DOORS, INSULATION
- GENERATORS, BATTERY STORAGE, SOLAR
- 100% FINANCING OF PROJECT
- NO PRE-PAYMENT PENALTIES
- NO LIEN FILED ON YOUR HOME
- FINANCING FROM \$2,500 – \$50,000

#### EnergyPlus FINANCING

#### *True Fixed Rate & Payment*

- **Fixed low monthly payment** Up to 12 year term at 8.99% rate for qualifying borrowers\*.
- **Loan may be pre-paid at any time** without penalty.

#### LOW MONTHLY PAYMENT EXAMPLES

	36 Months	60 Months	120 Months	144 Months
\$2,500	\$79	\$52	\$32	-
\$5,000	\$159	\$104	\$63	-
\$7,500	\$238	\$156	\$94	-
\$15,000	\$477	\$311	\$190	\$171
\$25,000	\$795	\$519	\$317	\$284
\$35,000	1,113	\$726	\$443	\$398
\$50,000	\$1,590	\$1,038	\$633	\$569

\*As of August 2025. All loans are made directly to the consumer by National Energy Improvement Fund, LLC, or its lending partners. Rate and maximum loan amount based on borrower's credit.



ALL IMPROVEMENTS

# NATIONAL ENERGY IMPROVEMENT FUND (NEIF)

## Energy Home Improvement Financing



**PLAN 1- True Fixed Rate & Payment EnergyPlus FINANCING**  
Fixed Rate up to 12-Years, **Low Flat Dealer Fee (\$100)**

<b>Dealer Fee</b>	\$100 flat funding fee per loan (funded only)*		
<b>Credit Tier</b>	<b>Tier 1</b>		<b>Tier 2</b>
	700 Plus		680-699 640-679
<b>Available Terms</b>	36, 60, 120 mos.- all amounts 144 mos. - min \$10k		36, 60, 120 mos. all amounts
<b>Customer APR</b>	<b>8.99%</b>		14.99%
<b>Standard Loan Amount</b>	\$2,500 to \$50,000		\$2,500 to \$35,000 \$2,500 to \$25,000
<b>Pre-Payment</b>	The loan may be prepaid at any time <u>without penalty</u> .		
<b>Income Verification</b>	<b>Stated, No verification of income*</b> *Income verification may be required for credit scores of 1) below 680 with an amount above \$5,000 and 2) all amounts above \$25,000.		
<b>Terms &amp; Qualification</b>	Simple interest, fixed rate, installment loan. Credit Qualification based on lower of applicant's and co-applicant's (if applicable) credit scores. No bankruptcies in last 5 years. Debt to Income (DTI) less than or equal to 50%, 42% for loans greater than \$25,000.		
<b>Qualifying Properties</b>	<b>Owner-occupied primary residence or vacation home</b> 1 to 4 unit on permanent foundation. No lien is placed on the home. There is a security interest in the improvement being financed.		
<b>Eligible Improvements</b>	All makes and models of Electrical HVAC systems (Heat Pumps, Central AC, etc.); ENERGY STAR rated Furnaces & Boilers (all fuels); Water Heaters & Water Systems; Windows & Doors; Roofing; Insulation; Electrical & Plumbing incl. Kitchens and Baths; Generators & Battery Storage; Solar & Geothermal and other qualifying energy improvements. Entire project may be financed if at least 50% of the work includes qualifying energy improvements. Other energy improvements including non-ENERGY STAR furnaces, boilers and stoves may also be eligible for financing (11.99% to 15.99% APR).		

\*Funding Fees and Dealer Buydown Fees netted from amount funded to contractor. All loans are made directly to the consumer by NEIF or on behalf of its funding partners for work performed by NEIF-Approved Contractors. Contractor is paid in full upon satisfactory completion of job. Rates subject to change. Loan may be declined or subject to further review if underwriter determines that FICO score or other factors are inconsistent with actual credit profile. 100225

# 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.

# Use Your Company's Custom NEIF Financing Gateway on your Website or on your Phone in the Home

**EXAMPLE  
HEATING & COOLING  
CONTRACTOR**



**Example Heating & Cooling Contractor**  
1005 Brookside Rd, Suite 200  
Allentown, PA 18106  
**(484) 838-5487**

VISIT WEBSITE

Filter programs by state:  
Select State

APPLY NOW

**CONTRACTOR TYPE**  
Commercial  
Residential

**STATES OF OPERATION**  
PA NJ DE MD NY

**SPECIALTY**  
✓ Heating and Cooling and all related services  
✓ Electrical & Plumbing (lighting, controls, generators, water heaters & treatment)  
✓ Generators & Battery Storage

**APPROVED PROGRAMS**



**NEIF EnergyPlus Loan**

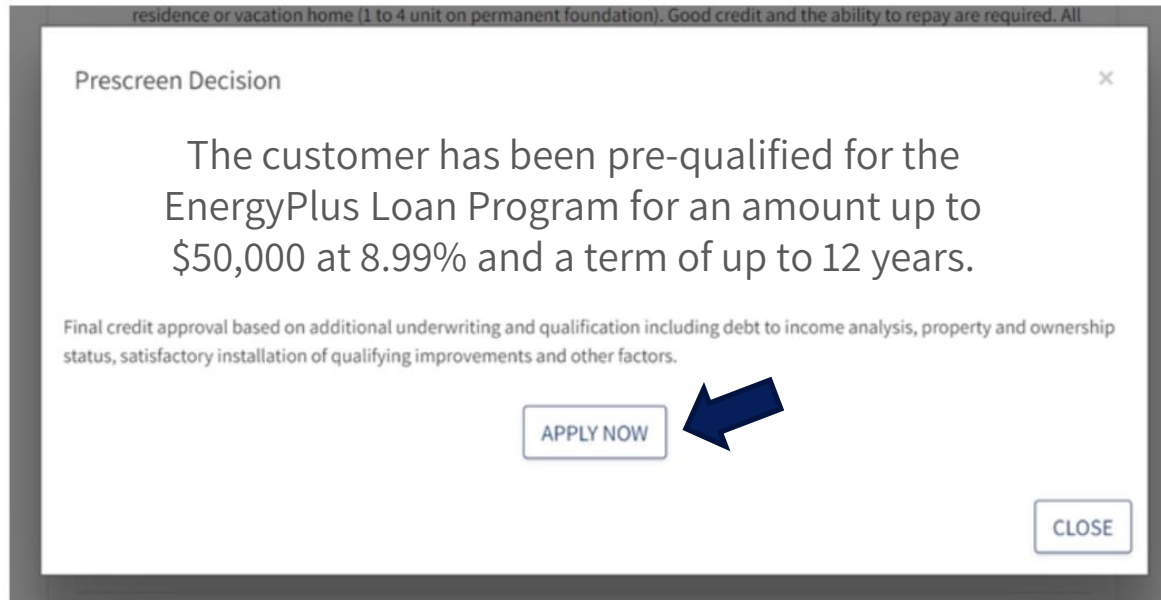
Explore the options below for simple-interest, low monthly payment financing for heating, cooling, HVAC, and other home energy improvements with NEIF's EnergyPlus Loan.

Use this Monthly Payment Estimator to compare different options for qualifying EnergyPlus financing from the National Energy Improvement Fund.

Price for Option 1	Price for Option 2
<input type="text"/>	<input type="text"/>
<b>Term</b> <input checked="" type="radio"/> 3 Years <input type="radio"/> 5 Years <input type="radio"/> 10 Years	<b>Term</b> <input type="radio"/> 3 Year: <input checked="" type="radio"/> 5 Year: <input type="radio"/> 10 Year:
<b>\$0 per month</b>	<b>\$0 per mont</b>

← → + -) ...

# Use Your Instant Credit Pre-Screen link to know if a customer meets 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.

# Helping Contractors Grow Your Energy Efficiency Business with Trusted Financing

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



**Randy Bak, Senior Director**  
Business Development  
**New Jersey**  
[rbak@neifund.org](mailto:rbak@neifund.org)  
(978) 766-7348



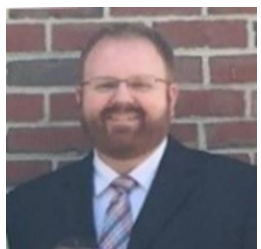
**Trey Muffet, Senior Director**  
Business Development  
**National Residential & Commercial**  
[tmuffet@neifund.org](mailto:tmuffet@neifund.org)  
(415) 812-8105



**Bill Schamp, Senior Director**  
Sales Management  
[bschamp@neifund.org](mailto:bschamp@neifund.org)  
(215) 527-5241



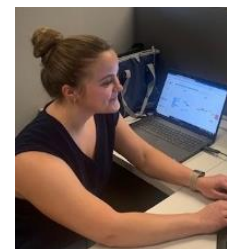
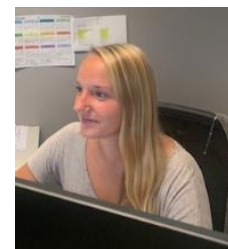
**Karris Walker, Senior Director**  
Business Development  
**Mid-Atlantic U.S.**  
[kwalker@neifund.org](mailto:kwalker@neifund.org)  
(330) 309-9179



**Jared Mulliner, Senior Director**  
Business Development  
**Northeast U.S.**  
[jmulliner@neifund.org](mailto:jmulliner@neifund.org)  
(484) 550-6354



**Brittany Heller, Manager**  
Contractor Development  
[bheller@neifund.org](mailto:bheller@neifund.org)  
(484) 838-5487



**Contractor Relationships & 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