



**NEIF**

NATIONAL ENERGY IMPROVEMENT FUND

A Certified B Corp™



# **BORROWER FAQs: How to Navigate NEIF's Customer Experience**

# Customer Application Questions



**Q: When will I hear back on the status of my application?**



**A**: If your application is in **Application Submitted** status and you **submitted it before 3:00 p.m.**, an Energy Lending Specialist will follow up **by the end of the business day.**

**Q: How will I know when I'm approved for financing?**



**A**: You'll see your status move to **Approved / Offer Presented** in your portal.

## Q: What is NEIF's loan process?



A: Process as follows:

1. Choose a **NEIF-Approved Contractor** ([find one here](#)) and apply through the contractor's link.
  - If you don't have a contractor selected yet, you can still apply online for a no-obligation credit pre-approval.
2. Upload your **estimate/proposal** in the portal showing the final price and qualifying improvements.
3. We'll send your **loan documents electronically** for you to review and sign.
4. After the work is completed to your satisfaction, **NEIF pays the contractor.**

**Q: What are the next steps?**



**A**: Head to your **Borrower Portal**— it will guide you step-by-step based on your current status.

## **Q: How can I ensure I receive important NEIF updates?**



**A**: Please add [lending@neifund.org](mailto:lending@neifund.org) to your email contacts or safe sender list to make sure you receive all communications from our team.

# Account Access Questions



**Q: How can I reset my account password?**



**A**: Log into the portal and select **Change Password** in top-right menu.

**Q: Can I change my email?**



**A: At this time, the email on a borrower/co-borrower profile **can't be changed.****

# Application & Underwriting Questions



**Q: What is Plaid? Why is Plaid required for my application?  
How do I contact Plaid?**



**A**: Plaid is a secure service we use to help **verify identity** during the application.

For support, please see Plaid's website: <https://support-my.plaid.com/hc/en-us>.

## Q: How long will my application be open?



A: As follows:

- **Unapproved** applications will stay open for 30 days.
- **Approved** applications are valid for 120 days.

# Post Financing Approval Questions



**Q: My workscope has changed— how do I update my loan amount?**



**A**: Upload your updated contract in the portal. An Energy Lending Specialist will review it and update your terms if needed.

## **Q: How can I change the term I've selected?**



**A**: Contact us at (484) 838-5460 or [lending@neifund.org](mailto:lending@neifund.org) and we'll be happy to help.

**Q: My work is completed— what are the next steps?**

**A**: Contact us at (484) 838-5460 or at [lending@neifund.org](mailto:lending@neifund.org) to let us know that the work is complete. We'll send a **Completion Certificate** for signature.

# Loan Terms & Repayment Questions



## Q: What is a repayment mode?



A: After documents are signed, the portal will ask how you'd like to make monthly payments. You can choose **Debit, Check, or ACH**. Repayment mode can be edited after the loan funds.

**Q: Can I change my repayment mode?**



**A**: Yes— the Repayment Mode can be changed after the loan funds.

**Q: Am I required to select a repayment method?**

**A**: Yes— a Repayment Mode is required before we can move forward.

**Q: Can I change my term?**



**A**: Yes— terms can be changed up until **Funding**. After funding, your term is locked in.

# Co-Applicants & Shared Access Questions



**Q: I'd like to add a co-applicant— how can I do that?**



**A:** The co-applicant can contact us directly at (484) 838-5460 or [lending@neifund.org](mailto:lending@neifund.org) to be added to the existing application.

**Q: I am applying with someone else— how can I share portal access with my co-applicant?**



**A**: The portal supports **one user login** for the full process, and the main borrower can't be changed once the application is started.

# Membership Questions: CUNJ, First Harvest & CECU



## Q: Why is a membership required?



A: Membership is required to complete the borrower profile for this product—and it's **at no additional cost** to you.

# Contractor Questions



## Q: Can I apply without a contractor?



A: Yes— you can submit an application without a contractor for prequalification. For final approval, you'll need to select a **NEIF-Approved Contractor**.

**Q: Where can I find a list of NEIF-Approved Contractors?**



**A: [View the NEIF-Approved Contractor Directory.](#)**

# Credit + Security Questions



**Q: Will this application be a hard pull or a soft pull?**



**A**: Our loan programs may include both a preliminary **soft pull** and a **hard pull** as part of the review process.

**Q: What credit bureau do you use?**



**A: We use TransUnion.**

**Q: Is this application secure?**



**A:** Yes— your information is protected with security measures designed to keep your data safe.

# Funding Questions



## **Q: When will funds be disbursed?**



**A:** Funds are disbursed after the work is complete and all required signed documents are received. Rebate approval is also required when financing is for a utility program that requires rebates to qualify.

**Q: Who will funds be disbursed to?**



**A: Funds are released **directly to the contractor.****