

NEIF's New Residential Lending Experience



Navigating NEIF's New Residential Lending Experience & Contractor Portal

NEIF Business Development Team
MAY 2026



What Are the New Portal Enhancements?



NEIF's new residential lending platform and contractor portal allows for:

- **Faster, smoother workflows:** financing applications can be submitted by the customer and tracked in real-time by the contractor
- **Streamlined engagement with your customers:** send customers your financing application link, upload workscope docs, and initiate the completion certificate directly from your portal— in just one click
- **Easier team & branch management:** easily add portal users, monitor branch activity, and track progress at every step
- **Trusted NEIF process, enhanced experience:** use the same NEIF Financing Gateway you know, now with a new & improved application link and portal experience

How to Log Into Your Portal



For new customer applications received on or after May 26, 2026— you will log into NEIF’s new Residential Contractor Portal to view and track.

For open customer applications submitted prior to May 26, 2026— you will still be able to log into NEIF’s existing (old) Contractor Portal to view and track until funded.

Sign In: Neif

Username *
Username

Password *
Password

Dealer Number *
Dealer number

Log In

[New Account](#) [Recover Account](#)

NEIF’s Existing Contractor Portal:
<https://dealer.neifund.org/Home/Login>

NEIF
NATIONAL ENERGY IMPROVEMENT FUND
A Certified B Corp™

Sign In

Email *
bheller+99@neifund.org

Password *

I agree to each [Terms and Conditions.](#)

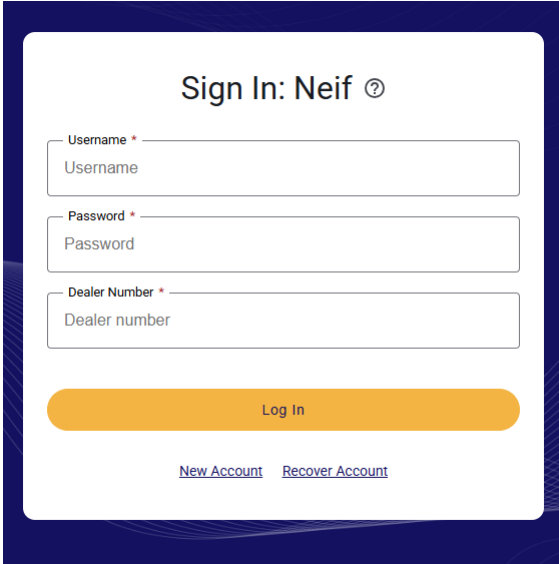
SIGN IN

[Forgot password?](#)

NEIF’s New Contractor Portal:
<https://contractor.neifund.org/login>

How to Log Into Your Portal

Existing Contractor Portal Instructions



Sign In: Neif ⓘ

Username *
Username

Password *
Password

Dealer Number *
Dealer number

Log In

[New Account](#) [Recover Account](#)

NEIF-Approved Contractors will continue to use the same credentials to log into NEIF's existing (old) portal.

If you are unable to login or need to reset your password, please contact contractors@neifund.org.

New Contractor Portal Instructions



 NEIF
NATIONAL ENERGY IMPROVEMENT FUND
A Certified B Corp™

Sign In

Email *
bheller+99@neifund.org

Password *

I agree to each [Terms and Conditions](#).

SIGN IN

[Forgot password?](#)

Existing NEIF Portal users have received an email with password reset instructions for the new Residential Portal.

You will then use your **email address, password, and agree to the Terms & Conditions** to login each time after.

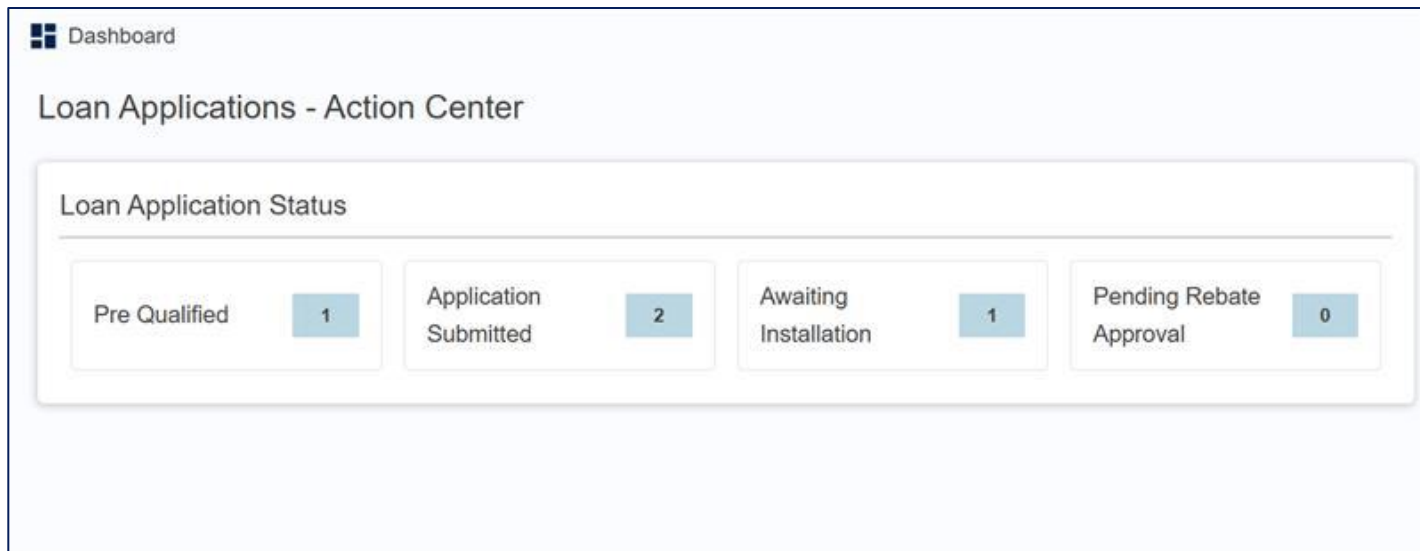
If you need to reset your password at any time, click 'Forgot Password?' to receive an email with new login instructions.

How to Navigate the Main Dashboard

This is the primary dashboard and screen you will see after first logging in.

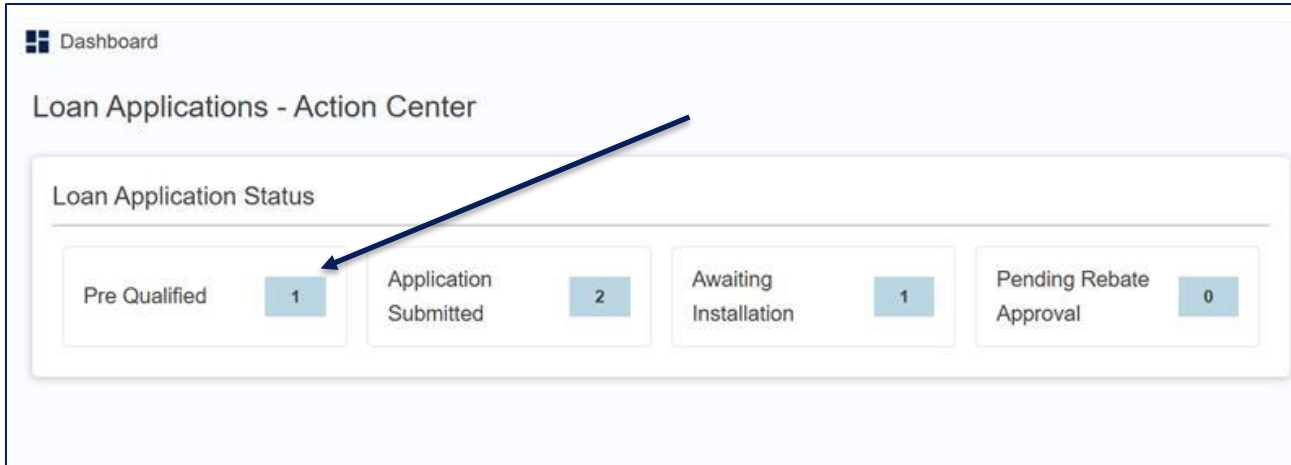
Each box shows different phases of customer applications, as well as how many applications fall into each status.

Clicking on each box opens a new window that shows customer information.



Pre Qualified Phase

This box indicates that your customer has passed the soft pull minimum FICO requirement.



Dashboard

Loan Applications - Action Center

Loan Application Status

Pre Qualified	1	Application Submitted	2	Awaiting Installation	1	Pending Rebate Approval	0
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Application Submitted Phase

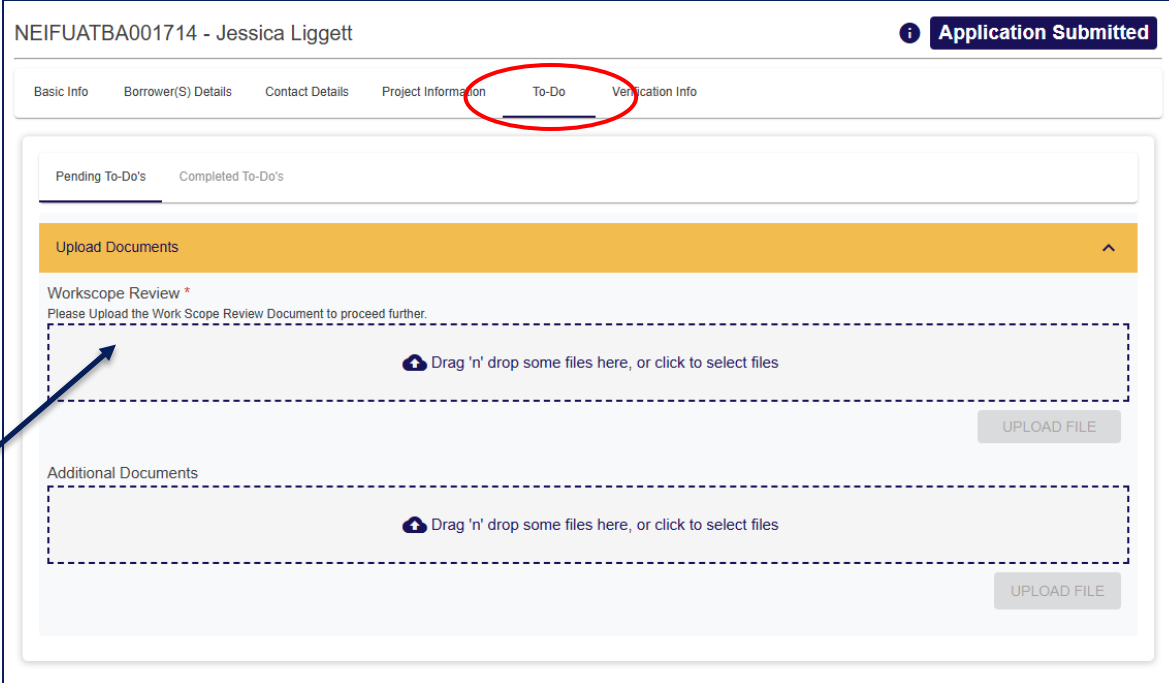
The workscope should be attached by the contractor in applications that fall into the **Application Submitted** phase.



Once you've entered into your customer's application, by clicking on the Application Number link, click on the **To-Do** tab.

Click on the arrow next to Upload Documents tab to open the **Workscope Review** box.


The workscope will be attached here for NEIF Lending team's review.




NEIFUATBA001714 - Jessica Liggett Application Submitted

Basic Info Borrower(S) Details Contact Details Project Information **To-Do** Verification Info


Pending To-Do's Completed To-Do's

Upload Documents 

Workscope Review *
Please Upload the Work Scope Review Document to proceed further.

 Drag 'n' drop some files here, or click to select files UPLOAD FILE

Additional Documents

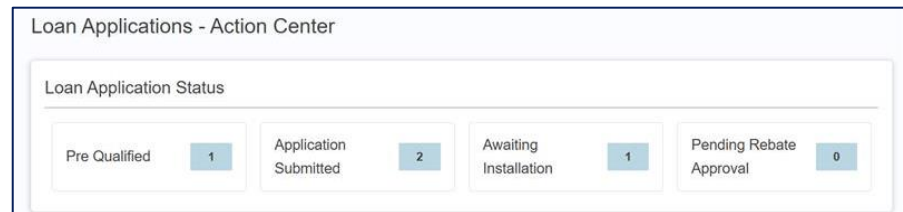
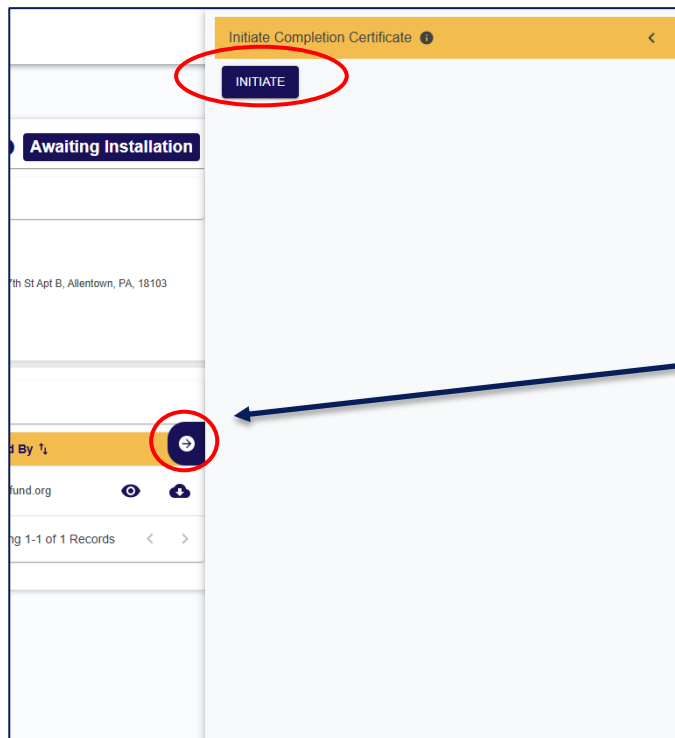
 Drag 'n' drop some files here, or click to select files UPLOAD FILE

An arrow points from the 'Upload Documents' tab to the 'Workscope Review' box.

Awaiting Installation Phase

The official Notice to Proceed will go out when borrower applications are in **Awaiting Installation** phase. Any borrower in this status is able to have the installation completed.

The Completion Certificate must be initiated by the contractor on all customer applications. This will also be done on applications in the **Awaiting Installation** phase.



Once you've entered into your customer's application, by clicking on the Application Number link, click on the **BLUE ARROW** on the right-hand side of the screen.

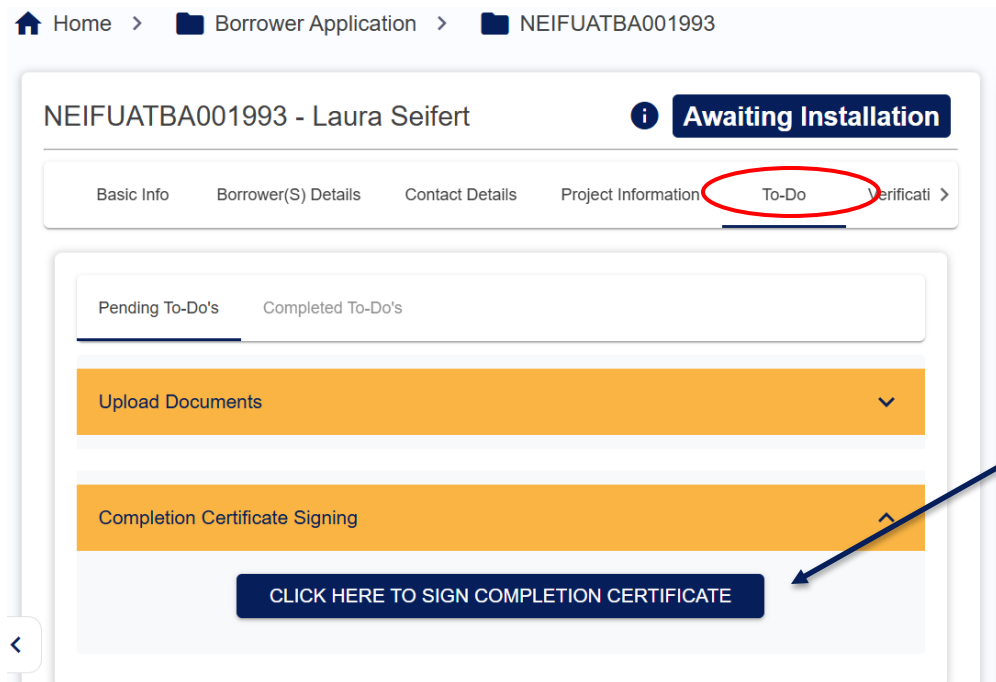
This will open a new window, where you will click the drop-down arrow next to **Initiate Completion Certificate**.

Click on the blue **INITIATE** button. The completion certificate must be signed by both contractor & customer(s).

Awaiting Installation Phase

Once the Completion Certificate is initiated, you will see it appear as a **To-Do** in your portal.

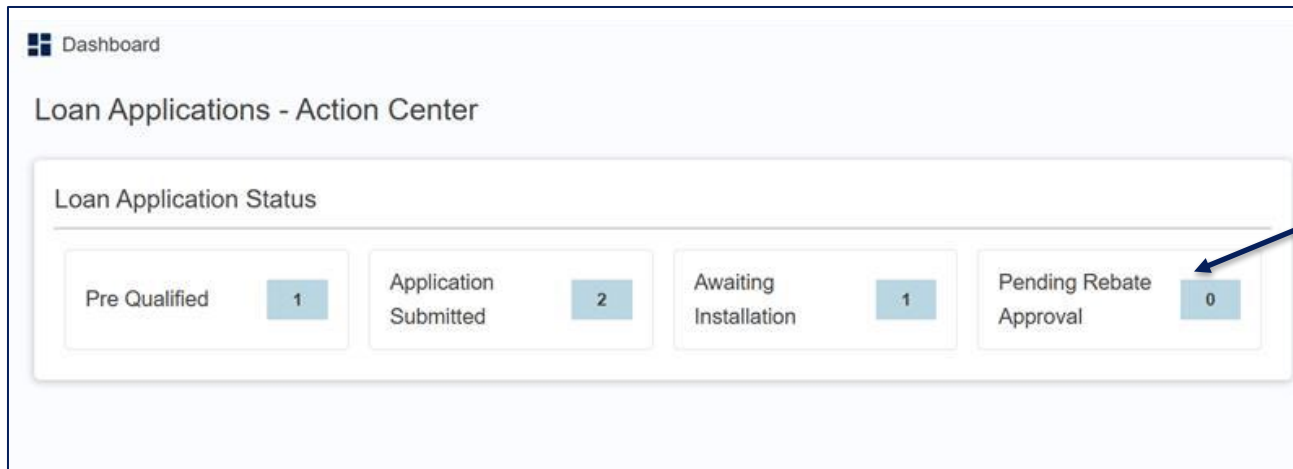
To electronically sign the Completion Certificate document, click To-Do tab— and then the blue **CLICK HERE TO SIGN** button.



The screenshot shows a web portal interface for a borrower application. The breadcrumb trail at the top reads: Home > Borrower Application > NEIFUATBA001993. The main header displays the application ID 'NEIFUATBA001993 - Laura Seifert' and a status badge 'Awaiting Installation'. Below the header is a navigation menu with tabs: Basic Info, Borrower(S) Details, Contact Details, Project Information, To-Do, and Verificati >. The 'To-Do' tab is circled in red. Underneath, there are two sub-tabs: Pending To-Do's and Completed To-Do's. Two orange expandable sections are visible: 'Upload Documents' (collapsed) and 'Completion Certificate Signing' (expanded). A blue button labeled 'CLICK HERE TO SIGN COMPLETION CERTIFICATE' is positioned below the expanded section, with a blue arrow pointing to it from the right.

Pending Rebate Approval Phase

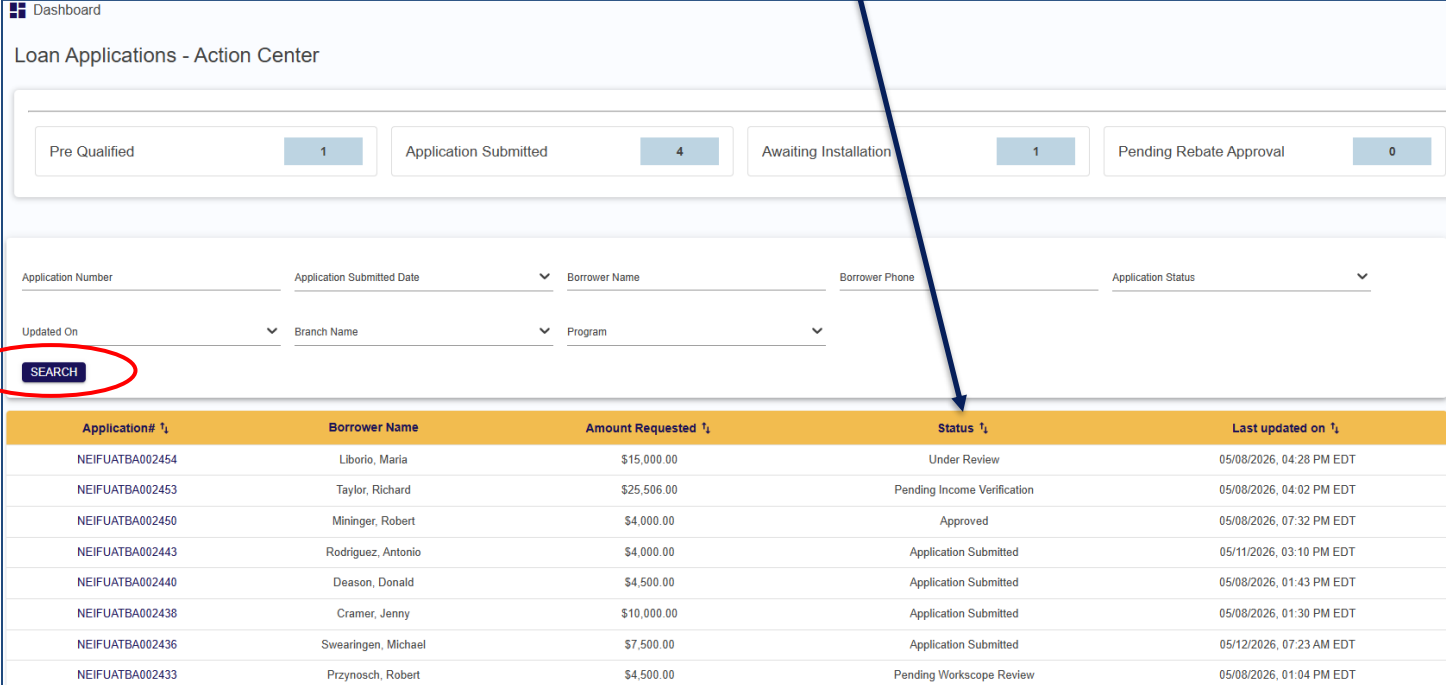
For utility loans that require rebate approval, this box indicates that a customer is awaiting rebate approval. The application will remain in this phase until the approval is received.



How to Search for All Borrowers

On the main dashboard, click the blue **SEARCH** box, all customer applications will appear in a list view.

To sort applications, click on each column header.



Dashboard

Loan Applications - Action Center

Pre Qualified 1 Application Submitted 4 Awaiting Installation 1 Pending Rebate Approval 0

Application Number Application Submitted Date Borrower Name Borrower Phone Application Status

Updated On Branch Name Program

SEARCH

Application#	Borrower Name	Amount Requested	Status	Last updated on
NEIFUATBA002454	Liborio, Maria	\$15,000.00	Under Review	05/08/2026, 04:28 PM EDT
NEIFUATBA002453	Taylor, Richard	\$25,506.00	Pending Income Verification	05/08/2026, 04:02 PM EDT
NEIFUATBA002450	Mininger, Robert	\$4,000.00	Approved	05/08/2026, 07:32 PM EDT
NEIFUATBA002443	Rodriguez, Antonio	\$4,000.00	Application Submitted	05/11/2026, 03:10 PM EDT
NEIFUATBA002440	Deason, Donald	\$4,500.00	Application Submitted	05/08/2026, 01:43 PM EDT
NEIFUATBA002438	Cramer, Jenny	\$10,000.00	Application Submitted	05/08/2026, 01:30 PM EDT
NEIFUATBA002436	Swearingin, Michael	\$7,500.00	Application Submitted	05/12/2026, 07:23 AM EDT
NEIFUATBA002433	Przynosch, Robert	\$4,500.00	Pending Worksopce Review	05/08/2026, 01:04 PM EDT

All Customer Application Statuses



Refer to the following definitions to understand where a customer is at in NEIF's loan application process— and **what each status means**.

- **Lead:** Customer has filled out some information or contractor has initiated a lead.
- **Lead Expired:** After 30 days, if a customer has not proceeded- a lead expires.
- **Pre Qualified:** Applicant passed soft pull minimum FICO requirement.
- **Pending Proposal Review:** Indicates that contractor has sent financing proposal to customer.
- **Application Initiated:** Customer needs to complete Plaid Verification to move onto next steps.
- **Identity Verified:** Customer has completed Plaid Identity Verification.
- **Application Submitted:** Customer has submitted full application, indicating that the NEIF team will begin their review. **At this time, the workscope should be uploaded by the contractor. (Customer will also have ability to upload the workscope if contractor is unable)**
- **Pending Income Verification:** After the application has been submitted, if income verification is required- it will be requested as this status and will remain until verification has passed.
- **Under Review:** If any verification does not pass or debt-to-income(DTI) is over, the file will be classified in the 'Under Review' status.
- **Pending Workscope Review:** Application is pending a review of the workscope.
- **Approved:** All verifications have passed and workscope has been accepted.
- **Offer Presented:** Customer has been presented with loan offers.
- **Offer Selected:** This is a pass-through step— there will not be any loans that remain in this status.
- **Documents Pending Signature:** Loan agreement has been sent to the customer and is awaiting their signature.
- **Agreement Signed:** Customer has signed the loan agreement.
- **Awaiting Installation:** Contractor has not yet initiated the Completion Certificate and/or the customer has not yet signed the Completion Certificate. ****Notice to Proceed****
- **Pending Rebate Approval:** For utility loans that require rebate approval- application will remain as this status until the rebate approval is received.
- **QA Review in Process:** QA has begun but has not yet passed.
- **Ready For Funding:** Application has entered the funding process.
- **Loan Funded:** Loan has been funded and funds should be received within 1-2 business days.
- **Expired:** Application is beyond the 120-day credit approval. At this stage, applicant will need to re-apply for financing.
- **Rejected:** Applicant is denied.
- **Not Interested:** Customer has advised that they do not want to move ahead in the financing application process.

Types of Users in the Portal



There are two different types users set up in the Portal:

1. Administrator — these are users that:

- Receive a copy of the **Completion Certificate** to sign
- Can **add, edit, and remove** other users on the account
- **There can be more than one admin set up in the Portal

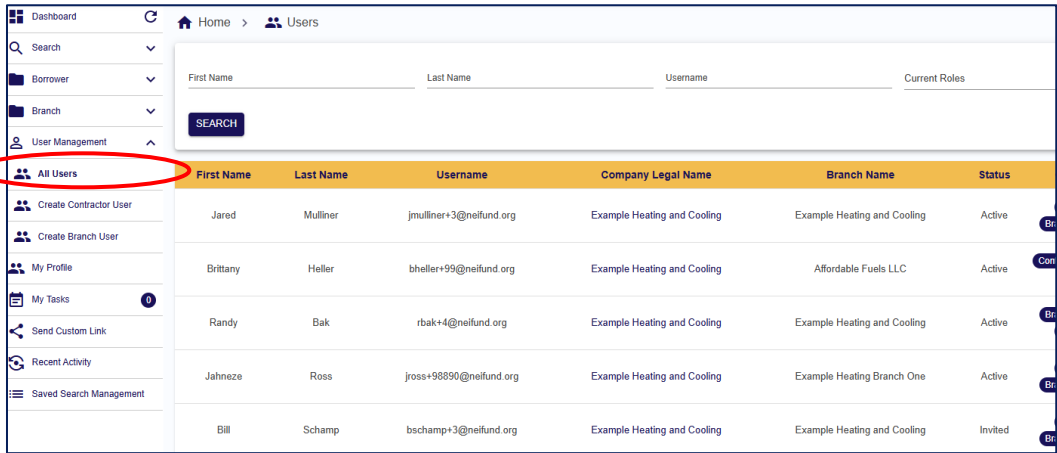
2. User — these are portal users that:

- Will **not receive** a copy of the Completion Certificate to sign

How to View, Add & Remove Portal Users

Remember: only Admins can add, edit and remove Portal users.

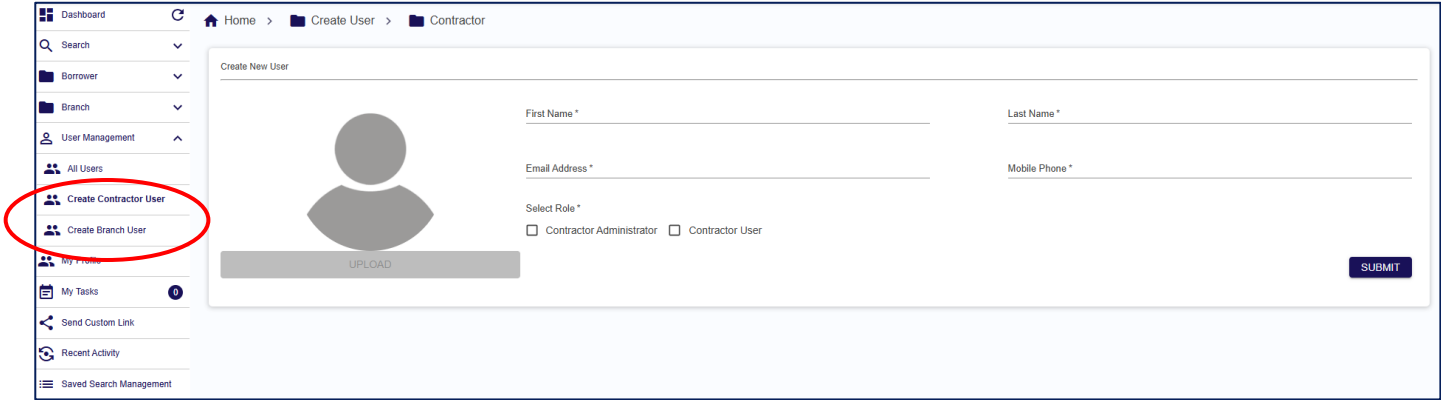
Click on **All Users** under the User Management dropdown to view and remove current portal users.



First Name	Last Name	Username	Company Legal Name	Branch Name	Status
Jared	Mulliner	jmulliner+3@neifund.org	Example Heating and Cooling	Example Heating and Cooling	Active
Brittany	Heller	bheller+99@neifund.org	Example Heating and Cooling	Affordable Fuels LLC	Active
Randy	Bak	rbak+4@neifund.org	Example Heating and Cooling	Example Heating and Cooling	Active
Jahneze	Ross	jross+98890@neifund.org	Example Heating and Cooling	Example Heating Branch One	Active
Bill	Schamp	bschamp+3@neifund.org	Example Heating and Cooling	Example Heating and Cooling	Invited

Admins can also add users to the Portal by clicking **Create Contractor User** from the dropdown.

***If a contractor has multiple branches set up, they will click Create Branch User— this allows users to be set up to view ONLY the appropriate branches.**



Create New User

First Name * _____ Last Name * _____

Email Address * _____ Mobile Phone * _____

Select Role *

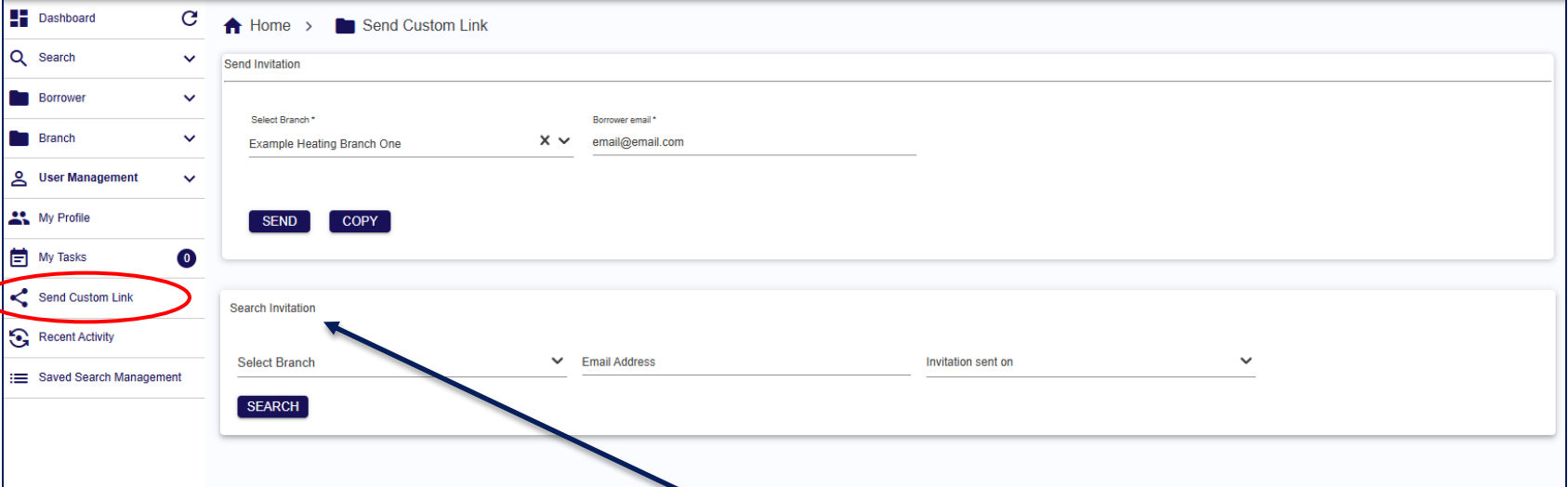
Contractor Administrator Contractor User

UPLOAD

SUBMIT

How to Send Customer Application Links

You can enter a customer's email address to send them a direct, custom link to easily apply for financing.



The screenshot shows a web application interface with a sidebar on the left containing navigation items: Dashboard, Search, Borrower, Branch, User Management, My Profile, My Tasks, Send Custom Link (circled in red), Recent Activity, and Saved Search Management. The main content area is titled 'Send Custom Link' and contains two sections. The top section, 'Send Invitation', has a 'Select Branch*' dropdown menu with 'Example Heating Branch One' selected, a 'Borrower email*' input field with 'email@email.com', and 'SEND' and 'COPY' buttons. The bottom section, 'Search Invitation', has a 'Select Branch' dropdown, an 'Email Address' input field, an 'Invitation sent on' dropdown, and a 'SEARCH' button. A blue arrow points from the 'Send Custom Link' item in the sidebar to the 'Send Invitation' section.

Click on **Send Custom Link** from the dropdown.

Enter a customer's email address to email that customer a direct link to apply for financing.

You can also use the **Search Invitation** fields to view all emails (and application links) that have been previously sent.

Automated Emails & Examples – for contractor



These are some examples of emails that you can expect **to receive throughout the borrower application process**— notifying you of any customer application updates.

Hello Christopher Reilly,

Please submit the Workscope Document for **Jesus Espinosa** (NEIFUATBA002483).

The link below will redirect you to access your account

[Access your account now](#)

Hello!

This is a courtesy reminder that a Signature is required on the Completion Certificate for Kimyung Sim. Please log-in to your account and sign the certificate when the installation has been completed. We will disburse funds after all parties sign the Completion Certificate and all other program requirements have been completed.

[Access your account now](#)

Hello Max Erin,

We are pleased to inform you that approval has been issued for **Montserrat Rodriguez** (NEIFUATBA002127), and the installation may now begin.

Once the installation has been completed, please generate the Completion Certificate in your contractor portal for signature by all parties.

[Access your portal now](#)

Please feel free to contact us with any questions.

Emails will contain your **customer's name, application number, and an application link** for you to access in your portal.

Utility Program FAQs



Q: In the old NEIF Portal, we entered the full project cost before rebates and the system reflected the rebate deduction automatically. Is that no longer the case?

A: This process has been removed— the NEIF Lending team will deduct this on the back end once we see their estimate.

Q: Do we now need to account for qualifying furnaces or water heaters as part of the application, even if the borrower is not requiring financing for those items?

A: If they are financing these items with the loan, we need to have those listed as a qualifying improvement and cost. If they are not being financed, we do not need those items listed.

Q: Is the customer now responsible for uploading contracts and supporting documents through their portal?

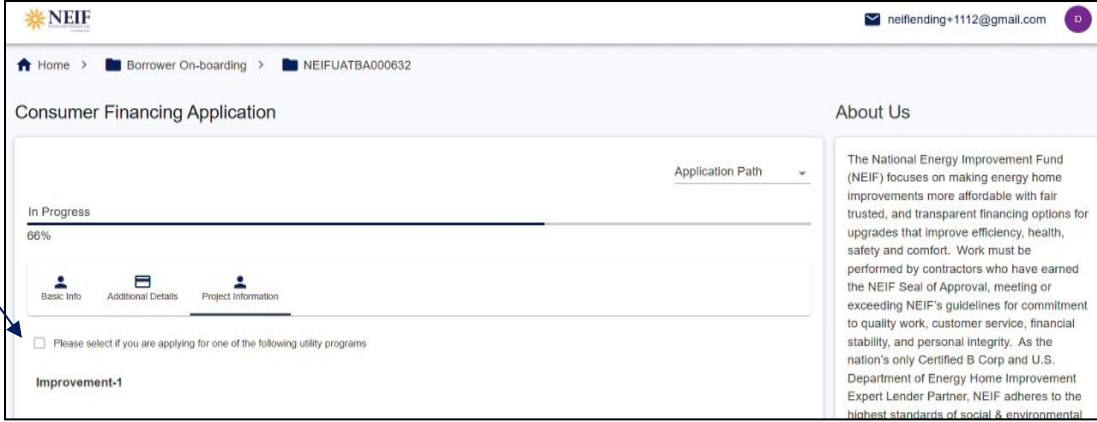
A: Either the customer or contractor can upload the workscope in their respective portal.

Q: Is there anything the borrower must do on the application to indicate they are requesting the utility program financing?

A: There is a box on the **Improvements** page of the application that the customer must check to indicate that they are applying for utility program financing.

Utility Financing Information (continued)

If a customer is applying for a utility program (JCP&L, ACE, RECO), they **must** check off the appropriate box on their borrower application.



The screenshot shows the NEIF Consumer Financing Application interface. At the top, there is a navigation bar with the NEIF logo, a user profile icon, and an email address. Below the navigation bar, the breadcrumb trail reads: Home > Borrower On-boarding > NEIFUATBA000632. The main heading is "Consumer Financing Application". On the right side, there is an "About Us" section with text describing the fund's mission. The main content area features a progress bar labeled "In Progress" at 66%. Below the progress bar, there are three tabs: "Basic Info", "Additional Details", and "Project Information". Under the "Project Information" tab, there is a checkbox labeled "Please select if you are applying for one of the following utility programs" with the option "Improvement-1" listed below it. An arrow from the text box on the left points to this checkbox.

What Happens Once the Borrower Submits their App?



During the borrower application process, only a **soft credit pull** will be completed.

Once the application is **fully submitted**, if the soft credit pull has passed, the **customer will agree to having a hard credit pull** done through TransUnion.

When the hard credit pull is successfully completed, a Preliminary Offer will be presented for customer verification only. **A final, official offer will be generated once the workscope is uploaded (by contractor or customer) has been reviewed.**

Once the borrower completes their application, they will complete **Plaid Identity Verification**, select their contractor and agree to terms & conditions as well as a hard credit pull via TransUnion.

****if a borrower applies using a contractor's URL, they will not be prompted to pick a contractor.**

Automated Emails & Examples – for borrower



These are some examples of emails that **borrowers receive throughout the application process.**

Once the borrower submits their application, their customer portal will be created. In their portal, they can see any outstanding “To-Dos”—uploading documents, **completing Plaid for identity verification**, etc. They will also receive emails notifying them that they must log in to complete these tasks.

Dear Christina Brown,

Thank you for applying with NEIF. Your loan application has been successfully submitted and is now under review.

Our team is carefully reviewing the application, and we'll get back to you as soon as possible with the next steps. If we need any additional information, we will contact you. In the meantime, you can log in to your account anytime to check the status of your application.

Thank you for choosing NEIF for your financing needs.

Sincerely,
National Energy Improvement Fund, LLC
Energy Lending Team
lending@neifund.org
(888) 961-6343, Option 4, Option 1

Hi Christina Brown,

We need a bit more information from you to complete your loan application NEIFUATBA002492. Please upload the following documents to your account:

- Workscope Review Document

The link below will redirect you to access your account

[Access your account now](#)

Feel free to reach out to us at our toll free number (888) 961-6343 with any questions.

Best Regards,
NEIF