NATIONAL ENERGY IMPROVEMENT FUND (NEIF)

EnergyPlus Home Improvement Financing

FOR APPROVED CONTRACTOR USE ONLY
NOT FOR PUBLIC DISTRIBUTION

EnergyPlus HOME IMPROVEMENT FINANCING From NEIF-a Certified B Corp™

	PLAN 1- 8.99% EnergyPlus Low Payment Fixed Rate up to 12-Years, **Low Flat Dealer Fee** ($100)			PLAN 2 – 0.00% - "Best of Both Worlds" Fixed Low Payment 5 Year with **True 0.00% for 12 Months**		
Dealer Fee	$100 flat funding fee per funded loan*			6.99% of loan amount dealer buydown fee on funded loans* *Contractor must sign Opt-In Addendum to offer this plan*		
Credit Tier	**700 Plus**	**680-699**	**640-679**	**700 Plus**	**680-699**	**640-679**
Loan Amounts	$2,500 to $50,000	$2,500 to $35,000	$2,500 to $25,000	$2,500 to $50,000	$2,500 to $35,000	$2,500 to $25,000
Terms and Monthly Payment Factors	36: 3.18% 60: 2.08% 120: 1.27% 144 ($5,000 min): 1.14%	36: 3.47% 60: 2.38% 120: 1.61%		60: 2.08%	60: 2.38%	
Customer APR	**8.99%**	14.99%		**0.00%** for 12 Months, **8.99%** thereafter. Blended **6.14% APR**	**0.00%** for 12 Months. **14.99%** thereafter Blended **10.77% APR**	
				True 0% APR for first 12 months. There is no accrued or deferred interest. All payments in first year go toward principal, effectively shortening the term. If paid off within the first 12 months, there is no interest due. Interest charges will begin on the outstanding balance after the first 12 months.		
Pre-Payment	The loan may be prepaid at any time without penalty.					
Income Verification	**Stated, No verification of income*** *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.					
Terms & Qualification	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.					
Qualifying Properties	**Owner-occupied primary residence or vacation home** 1 to 4 unit on permanent foundation. No lien is placed on the home. There is a security interest in the improvement being financed.					
Eligible Improvements	Generators & Battery Storage; Air Sealing & Insulation; Electrification, Home Control Systems, EV Chargers; Heat Pumps (Air Source, Ductless, Geothermal) & Central AC; Oil/Gas/Propane/Biomass Boilers & Furnaces; Plumbing, Water Heating & Water Conservation (incl Kitchens & Baths); Roofing & Siding; Windows & Doors; Solar; Other Efficiency & Resilience Improvements Entire project may be financed if at least 50% of the work includes qualifying energy improvements.					

*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. 05/01/26

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 upgrades that help keep homes efficient, healthy, safe, and comfortable.

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All work must be performed by a NEIF-Approved Contractor to qualify.

1

"Know Before You Go" — Credit Pre-Screen & NEIF's Easy Application

- You can credit-qualify your customers with just a name and address. Know before you go!
- This won't impact the customer's credit.
- To have your customer apply, give them monthly payment options and use your company's custom NEIF Financing Gateway on your phone or tablet.

2

Submit Docs & Track Progress — Let NEIF Take Care of the Details!

- Your customer will receive a notification that the financing application was submitted, as well as an instant credit approval. Both you and the customer can view and track the loan status on your individual NEIF portals.
- Upload a PDF or Word Doc of your job proposal/workscope to the NEIF Contractor Portal as soon as possible.
- Our Energy Lending Specialists assist the contractor and customer to expedite final approval and funding.

3

From Approval to Payment — Fast Contractor Funding

- Electronic documents are available in the customer's portal upon approval, typically as soon as the workscope has been uploaded and reviewed.
- Contractor can review the status of the customer application at any time by logging into their contractor portal.
- Contractor will initiate the Completion Certificate once the job is complete. This will send the document to both the contractor and customer(s) for signatures.
- NEIF funds contractor directly via ACH within 2 business days of final documents being signed and utility rebate approval (where applicable).

QUESTIONS? CONTACT US

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