



HOME IMPROVEMENT PAYMENT PLAN

From NEIF-a Certified B Corp™

No dealer fee, guaranteed payment options for most upgrades that make homes **strong**, **comfortable** and **efficient**, from the nation's only Certified B Corp™ and US DOE Home Improvement Expert Lender Partner.

SIMPLE • TRANSPARENT • EXPERT • **TRUSTED**

### Examples of Guaranteed Monthly Payments

May be paid off or paid ahead at anytime with no penalty

\$2,500	\$7,500	\$15,000	\$20,000
<b>\$33</b>	<b>\$99</b>	<b>\$198</b>	<b>\$264</b>

### 3, 5 or 10 Year Term NO Dealer or Buydown Fees

Minimum Loan \$2,500

7.99%	8.99%	9.99%	12.99%
720 plus to \$35,000	700 to 719 to \$20,000	680 to 699 to \$15,000	640 to 679 to \$10,000

All loans are made directly to the consumer by National Energy Improvement Fund, LLC.  
Example payments based on 120 months, 9.99% APR.

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

At zero cost to you.



## Most makes and models eligible

Improvements must be installed by a NEIF-Approved Contractor. For EnergyPlus, the entire project may be financed if at least 50% of the work includes:



### Home Improvements

- Heating & Cooling and all related work
- Generators, Air Purification
- Roofing, Siding & Insulation
- Windows & Doors
- Electrical, Lighting & Controls
- Plumbing, Kitchens & Baths
- Solar, Geothermal, Storage & more



### Commercial & Non-Profit Improvements

- HVAC, Air Purification
- Refrigeration, Lighting & Controls
- Solar & Storage



### Transparent, Trusted Financing

- 100% financing, low fixed payments
- No contractor fees
- Instant credit decisions
- We take care of the details
- Simple paperless process

## neifund.org/become-approved-contractor

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## "Know Before You Go" Credit Pre-Screen

- Credit pre-qualify your customer with just a name and address - know before you go!
- Won't impact customer credit.
- Subject to final approval.

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## We Take Care of the Details

- Once credit-pre-screened, customer applies through contractor's online NEIF Financing Gateway for final approval.
- Contractor uploads a picture or PDF of customer contract or proposal to their NEIF Contractor Portal as soon as possible.
- Our Energy Lending Specialists assist customers and contractors to expedite job funding.

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## 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.



	Tier 1		Tier 2	
<b>Fixed Rate to Customer</b>	7.99%	8.99%	9.99%	12.99%
<b>Contractor/Dealer Fee</b>	<b>NO COST TO CONTRACTOR</b> 0% 12 month plan available with fee			
<b>Credit Qualification</b>				
Based on lower of application 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
<b>Loan Amount</b>	\$2,500 to \$35,000	\$2,500 to \$20,000	\$2,500 to \$15,000	\$2,500 to \$10,000
<b>Terms</b>	<b>3, 5 or 10 Year</b> Simple interest, fixed rate, unsecured installment loan with a guaranteed rate for full term. The customer may pay the loan off or pay additional principal at any time without penalty.			
<b>Income Verification</b>	<b>Stated, no verification of primary income*</b> Secondary income, if any, is subject to verification. *Income verification required for loan >\$25,000 and Tier 2.			
<b>Qualifying Properties</b>	<b>Primary residence or vacation home</b> 1 to 4 unit on permanent foundation. Unsecured, no lien is placed on the property or the improvement. Financing for multi-family, commercial and industrial project available through NEIF Commercial Energy Finance.			