

Energy Finance Solutions

6 Easy Steps

1. APPLY FOR THE LOAN

Obtain an approved itemized proposal from a participating contractor to determine the cost of the installation of your qualified energy efficient improvement. Complete Credit Application. In addition, you will need to provide proof of income (recent paystub or if self-employed, provide a copy of your most recent federal tax return) and a copy of a recent electric and gas bill. Mail or fax information to:

Energy Finance Solutions
431 Charmany Drive
Madison, WI 53719
Customer Service: (888) 264-4367
Fax: (608) 249-5788

PRE-APPROVALS - Call **(888) 264-4367** or apply online at www.energyfinancesolutions.com

2. LOAN STATUS NOTIFICATION

Loans application decisions will typically be made within 24 business hours when complete application packages have been received. A response will be provided by mail for all applicants, but may also be provided by e-mail if you provide an e-mail address when applying online.

3. LOAN DOCUMENTS

A Credit Agreement will be drafted when EFS receives a program-approved workscope for improvements to be performed at your home by a program-participating contractor, and when all other conditions of your pre-approval have been satisfied. If your work will qualify for a cash-back incentive, you will also need to complete and submit to EFS a rebate assignment form. Once drafted, the Credit Agreement can be retrieved via the website by your contractor or will be mailed to you for your signature. Please return one signed original document to EFS. The Credit Agreement cannot be faxed. Interest rate is fixed when loan is approved.

4. COMPLETE THE ENERGY SAVING WORK

Once the Credit Agreement is signed, notify your contractor to schedule the work. Your contractor has 60 days from the signing to complete the work. Once the work is completed, the contractor needs to fill out a Certificate of Completion (signed by customer) and submit it, along with a final invoice, to the New Jersey Clean Energy program for review and processing. NOTE: If a change order is needed that will result in an increase to your loan amount, you will need to be approved for the higher loan amount and execute a new loan agreement referencing this new amount.

5. PAYMENT

Payment is normally sent directly to the contractor by check or ACH wire transfer. This is usually done within 48 hours.

6. LOAN TERMS

Upon completion of your improvements, you will receive a welcome letter from Viewtech Financial Services. They will handle the servicing of your energy improvement loan. Viewtech will provide you with a billing statement each month or you can elect to set up your monthly loan payments to be automatically transferred from your checking or savings account.