



Energy Finance Solutions

6 Easy Steps

1. APPLY FOR THE LOAN

Obtain a written itemized proposal from a participating contractor to determine the cost of the installation of your qualified energy efficient improvement. Complete the Credit Application. For loans over \$4,000, you will need to provide proof of income (recent paystub, or if self-employed, a copy of your most recent federal tax return). Also, please supply a copy of your utility bills. Mail or fax information to:

Energy Finance Solutions
431 Charmany Drive
Madison, WI 53719
Customer Service: 800-583-5869
Fax: 608-249-5788

PRE-APPROVALS - Call **800-583-5869** or apply online at www.energyfinancesolutions.com

2. LOAN STATUS NOTIFICATION

Loan application responses can be available in as little as 30 minutes. An approval or denial letter is mailed to the customer, and notification may be requested by phone as well. Contractors submitting applications on behalf of a customer will also receive notification of the credit determination.

3. LOAN DOCUMENTS

If approved, the Credit Agreement can be retrieved via the website by your contractor or will be mailed to you for your signature. Please return this original document to EFS. The Credit Agreement cannot be faxed.

4. COMPLETE THE ENERGY SAVING WORK

Once the Credit Agreement is signed, EFS will notify the contractor to schedule the work. The 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 (must be signed by customer) and mail or fax it to address/fax number listed above. A final invoice also needs to be included with the Certificate of Completion in order for the contractor to be paid. NOTE: If a change order is needed that will result in an increase of the loan amount, the customer will need to be approved for the higher loan amount. A new loan agreement referencing this new amount will need to be drafted/executed.

5. PAYMENT

Payment is sent directly to the contractor by check or ACH transfer within 48 hours.

6. LOAN TERMS

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