

NEW FINANCING OPPORTUNITIES FOR EFFICIENT HEATING & COOLING & HOME PERFORMANCE WITH ENERGY STAR® CUSTOMERS

Focus on Energy and the Efficient Heating & Cooling program are excited to announce a new opportunity for you and your customers! Participating Efficient Heating & Cooling and Home Performance with ENERGY STAR® contractors are now eligible to offer *reduced financing rates* to their customers through *Energy Finance Solutions (EFS)*. EFS offers unsecured financing that will provide an easy payment option for your customers and can be used to help sell more high efficiency equipment and close more sales.

CUSTOMER BENEFITS

Customers who purchase and install at least *two* of the energy efficient measures on the attached summary could be eligible for financing through EFS. The program offers:

- Reduced interest rate of 9.99% APR
- Fixed rate loan terms available from 2 to 12 years
- Financing up to 100% of installation costs
- Financing from \$1,000 to \$10,000
- Unsecured loans (homeowner provides no collateral)
- No fees, points, or closing costs
- No prepayment penalty

HOW TO PARTICIPATE AS A CONTRACTOR

To offer this benefit to your customers, you simply need to become a participating contractor with EFS. The requirements are easy to meet and there is no cost to you! Eligible contractors must:

- Be in business for at least one year.
- Possess all necessary licenses and permits.
- Carry \$1 million in general liability insurance; worker's compensation as required by law.
- Maintain a "Satisfactory" rating or no rating with the Better Business Bureau.

To apply, simply:

- Review the guidelines and participation information found at EnergyFinanceSolutions.com
- Submit the Contractor Application, Participation Agreement, W9 form, and a copy of your General Liability Insurance Certificate to EFS.

The review process usually takes less than 48 hours, after which approved contractors will be mailed a supply of application forms and may immediately begin offering the loan program to potential customers.

(OVER PLEASE)

HOW TO PARTICIPATE AS A CUSTOMER

The application process is fast and easy:

- Submit a credit application, itemized proposal and copy of most recent electric and gas bills to EFS (along with proof of income for loans over \$4,000). Loan application responses are available within 24 hours, and phone pre-approvals can be provided within 30 minutes by calling 800.583.5869. Customers may also apply online at www.EnergyFinanceSolutions.com.
- Submit a contract for work to be performed by a participating contractor to EFS for approval.
- Sign the credit agreement for approved work. Once EFS receives the signed credit agreement, notification will be given to the contractor, and work may begin.
- When the work is satisfactorily completed, the customer signs the Certificate of Completion.
- Upon receipt of the Certificate of Completion, EFS makes payment directly to the contractor.
- The customer will receive a welcome letter from the servicer with convenient payment options.

TERMS & CONDITIONS

- *Customers who finance equipment or measures through Energy Finance Solutions cannot receive Cash-Back Rewards for the same measures from Focus on Energy.*
- Customers who implement Home Performance measures must have a home assessment performed by a certified Home Performance Consultant or Rater **BEFORE** the measure will be financed.
- Measures that are not performed by an *approved* contractor are ineligible for financing.
- Any costs associated with the eligible measures (such as duct work, wiring, and roofing) are eligible for market rate financing. When utilizing market rate financing, at least 50% of the amount financed must be for qualified measures.
- *Only owner-occupied, one or two-unit dwellings are eligible for financing.*
- Customer eligibility for EFS loans is based on the customer's electric and gas utilities. *This list is different than the utility list for Efficient Heating & Cooling Cash-Back Rewards.* A copy of the eligibility list is included with this packet.

TO FIND OUT MORE

If you are interested in becoming a participating EFS contractor and still have questions, you can find out more by:

- Visiting their website, www.EnergyFinanceSolutions.com
- Calling **800.583.5869**
- E-mailing efs@energyfinancesolutions.com