



SOUTHFACE HOME PERFORMANCE WITH ENERGY STAR® LOAN PROGRAM

7 Easy Steps

1. CONTACT PARTICIPATING CONTRACTOR

Contact a participating contractor to request a home energy audit. Your contractor will perform testing on your home and prepare a list of recommended energy efficient improvements that will help improve the energy efficiency, comfort, and durability of your home.

2. APPLY FOR ENERGY LOAN

Complete Credit Application provided by participating contractor. (If loan request exceeds \$4,000, please also provide proof of income, ex. recent paystub, etc.) Contractor will submit to Energy Finance Solutions for processing. If you wish, you may elect to mail or fax the Credit Application directly to:

Energy Finance Solutions, 211 S. Paterson Street, 3rd Floor, Madison, WI 53703
Customer Service: 877-923-2665 Fax: 608-249-5788

Credit Applications are also available to print from our website or you can apply online. Our website is located at www.energyfinancesolutions.com.

Customers may apply over the phone by calling 877-923-2665 (Toll Free) from 8:00 am – 5:00 pm CST

Upon receipt of a completed Credit Application, customers and/or contractors will be notified of loan decision usually within a few hours. Customers calling in for Pre-Approval will receive a response usually within an hour.

3. WORK PROPOSAL APPROVED BY SOUTHFACE

Your contractor will prepare a written itemized proposal outlining the total cost of the qualified energy efficient improvements. Contractor will fax proposal to Southface for approval (fax: 404-872-5009, phone: 404-872-3549).

4. CUSTOMER TO SIGN CREDIT AGREEMENT

Upon loan approval by EFS and approval of work proposal by Southface, EFS prepares a Credit Agreement for you to sign. The Credit Agreement is delivered to you by your contractor. Contractor will assist you with mailing the original signed document to EFS. The Credit Agreement cannot be faxed.

5. CONTRACTOR COMPLETES ENERGY SAVING WORK

Once the Credit Agreement is signed, Contractor shall begin work. Your contractor has 60 days from the signing to complete the work. Once the work is completed the contractor will facilitate the completion of an Installation Completion Certificate/Customer Warranty and will fax (along with a final invoice) to Southface for final inspection. Upon receipt of final approval by Southface, EFS will transfer file to funding.

6. PAYMENT

Payment is made directly to the contractor by check or ACH wire transfer. This is usually done within 48 hours of receipt of an executed Installation Completion Certificate and final invoice. Customer's first loan payment will be due 30 days after the date payment is made to contractor.

7. LOAN TERMS

Upon completion of your energy efficient improvements, you will receive a welcome letter from Volt Viewtech. They will handle the servicing of your energy improvement loan. Volt 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.