



Green Jobs - Green New York

Home Performance with ENERGY STAR[®] Loan Program

7 EASY STEPS TO GREEN JOBS-GREEN NEW YORK FINANCING

1. APPLY FOR 3.49%/3.99% Interest Green Jobs-Green New York FINANCING

This financing is only for owners of owner-occupied 1-4 family houses.

Call toll-free 800-361-5663 to obtain pre-approval for the loan amount over the phone!

Review the list of eligible measures and program fact sheets. Obtain a written itemized proposal from a Home Performance with ENERGY STAR contractor for eligible energy saving work. **Complete the application at the Energy Finance Solution (EFS) web site (www.energyfinancesolutions.com) or apply in writing and mail to Energy Finance Solutions, 431 Charmany Drive, Madison, WI 53719 or fax to EFS at 608-249-5788.**

2. MAIL OR FAX COMPLETED CREDIT APPLICATION

Send all of the following to apply for the loan:

1. **Credit Application** (if not already completed on the EFS Web site)
2. **Contractor Proposal**
3. **Proof of Income** needs to be sent with credit application, or after receiving a loan pre-approval (copies of pay stubs or copy of income tax return if self employed).

Mail in the provided envelope or fax the above three items to EFS at 608-249-5788.

3. LOAN STATUS NOTIFICATION

Customers submitting a completed application package before 4:00 pm (CST) weekdays will be notified by phone of the loan disposition within 2 hours of receipt by EFS. The Contractor will also be notified by email or fax of the loan status. To obtain the lowest possible interest rate (3.49%), you will be asked to authorize automatic withdrawal of your loan payments from your checking or savings account

4. LOAN DOCUMENTS

The loan documents are mailed directly to you, or download them from the EFS Web site. Sign and return them to EFS. Loan documents cannot be faxed.

5. COMPLETE THE ENERGY SAVING WORK

Once the loan document is signed, you notify the contractor to schedule the work. Once the work is completed the contractor needs to fill out a Certificate of Completion and mail or fax it to address/phone number listed on the form. The contractor has 55 days from signing the loan agreement document to complete the work and submit the final invoice and Certificate of Completion form to New York ENERGY STAR Financing.

6. PAYMENT

Payment is normally sent directly to the contractor by check or ACH wire transfer typically within 2 business days upon EFS's receipt of the Certificate of Completion and final invoice.

7. LOAN TERMS

The loan servicer will provide a monthly payment coupon for the repayment of the loan. There is no penalty for prepayment of the loan.

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