



Energy Finance Solutions

Congratulations on choosing EFS to finance your EmPower solar project!

Did you know? Since the EFS loan program launched in summer of 2014, over 200 satisfied EmPower clients have financed their solar projects using OnBill and Smart Energy loans!

The following information will guide you through applying for your loan and highlights important areas of the application which require specific responses. When filling out the application it is **imperative that you list as much information as possible to avoid processing delays.**

Please thoroughly review this document before starting the application.

Let's get started!

1. To begin, please fill out **section A** as exemplified by the following screenshot:

SECTION A - APPLICATION REQUEST

This is not a contract for a loan nor does it lock you into any commitment with a contractor. Applying for a loan will include a review of your credit history.

Program (select all that apply)

- ☐ Home Performance with ENERGY STAR® ☒ NY-Sun Incentive Program
☐ Solar Thermal Incentive Program (PON 2149) ☐ Renewable Heat NY (PON 3010)

Loan Type (select one)

- ☒ On-Bill Recovery Loan at 3.49% (If Ineligible you will be considered for a Smart Energy Loan)
☐ Smart Energy Loan at 3.49% (3.99% if paying by check)

Loan Term (select one)

The program offers loan terms of 5, 10, or 15 years based on project eligibility. Please indicate your preference:

- ☒ Longest loan term (lower monthly payment, larger total amount due over loan term)
☐ Shortest loan term (higher monthly payment, smaller total amount due over loan term)

Fee Information: No fee is required to apply. If approved, there is a \$150 processing fee to prepare the loan documents. This fee will be included in your loan unless you indicate here you would like to pay the fee by check.

DO NOT check the box next to "fee information" or you will be required to pay EFS the \$150 processing fee by check. Leaving the box unchecked will allow you to finance the fee and will **streamline the loan approval process.**

2. Fill out **sections B and C** thoroughly, **be sure to list your zip code and county, as well as all personal info such as date of birth and social security number:**

Note that if you are applying for the OnBill loan the primary account name on your electric bill **must be listed as the applicant or co-applicant in section D.** The primary account holder is always the first name listed on the bill.

SECTION B - PROPERTY INFORMATION

Installation address where the energy efficiency improvement(s) will be made:

Street Address	Unit #	City	State	ZIP	County
No. of units (5+ does not qualify): <input type="checkbox"/> Single-Family Home <input type="checkbox"/> 2-Family Home <input type="checkbox"/> 3-Family Home <input type="checkbox"/> 4-Family Home <input type="checkbox"/> Mobile Home					
Years at current address:		yrs. Number of people in household:			

SECTION C - APPLICANT INFORMATION

Mr./Mrs./Ms.	Last Name	First Name	Middle Initial	Jr./Sr./III
Former/Alternate Name		Date of Birth (mm/dd/yyyy)	Social Security Number	
Primary Phone Number		Ext.	Secondary Phone Number	Ext.
Email Address				
Are you the building owner? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Mailing Address (if different from installation address)		City	State	ZIP
				County

(Continued on page 2)

3. Complete **section E** only if applicable.
4. Complete **section F**. Be sure to include your natural gas utility information if it differs from your electric utility. **Note that if you are applying for the OnBill loan you will need to provide pages 1 and 2 of your utility bill(s).**
5. List “EmPower Solar” as the “Contractor Name” in **section G**:

SECTION G - PROJECT PARTNER INFORMATION	
EmPower Solar	-
<small>Contractor Name (If Known)</small>	<small>Constituency-Based Organization Name (If Applicable)</small>

Note: Failure to list EmPower on the application could **potentially delay your project** as EFS will not communicate with us regarding your loan status due to privacy laws.

6. Leave **section H** blank unless you are applying for the Smart Energy Loan. This section does not pertain to the OnBill loan.
7. Choose your income documentation preference in **section I**. Note that EFS will require supporting documents for either option you choose. In order to expedite your loan application, **we strongly recommend that you send these documents with your completed application**. If the required documents are not available you may opt to submit the remaining items at a later date, however this will delay work on your solar project.
8. Physically sign where indicated and applicable in **section J**. Note that EFS will not accept digital or “e-signatures.” We recommend that you print this page to sign then scan, save, and email a copy with your application.
9. Email your completed application along with applicable supporting documents to: efs@energyfinancesolutions.com. Please copy sales-admin@empowerces.com on the email so that EmPower may assist with facilitating your loan application.

What to expect after you’ve submitted your application:

Shortly after completing your application, an EFS specialist will be assigned to your case and will contact you **by email** regarding the status of your loan. You can expect to receive your letter of decision within 1-2 weeks. If you did not submit supporting documents with your application, your pre-approval letter will list the additional items needed. EmPower will help assist in finalizing your application, however you may reach out to EFS at any time using the following information:

Energy Finance Solutions

431 Charmany Drive, Madison, Wisconsin 53719 - New York residents: 800.361.5663

Website: <http://www.energyfinancesolutions.com/> - Email: efs@energyfinancesolutions.com

If you have any questions regarding your EmPower Solar proposal or project details, please contact your Sales Professional.