



FINANCING WHOLE HOUSE ENERGY EFFICIENCY

Powerful Sales Tools For Raters & Contractors

Presented By:

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Electric & Gas Industries Association

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ELECTRIC & GAS INDUSTRIES ASSOCIATION

**A 75 YEAR OLD NON-PROFIT ORGANIZATION DEDICATED TO
ADVANCING ENERGY EFFICIENCY & RENEWABLE ENERGY
SOLUTIONS NATIONWIDE.**

Some Of EGIA Partners



EGIA brings all facets of the home improvement market together towards one common goal ...
SAVING ENERGY!

Utility Sponsored Programs

Rebate & Financing Program Administration * Training * Strategic Planning
Industry Advocacy * 3rd Party Validation

Manufacturer / Distributor

National Program Development
Joint Marketing * Sales Training

Solar & Renewable Energy

Industry Advocacy * Contractor Training
Market Development * 3rd Party Validation

Contractor Direct Programs

Buying Group Financing * Insurance Programs & Other Value Added Services
Sales Training * Approved Contractor Marketing Program



FINANCING OVERCOMES CUSTOMER RESISTANCE TO HIGHER COST ENERGY EFFICIENCY PROJECTS



- **Homeowners Are Often Shocked By The High Cost Of Quality Installed Energy Efficiency.**
- **Homeowners Are Often Embarrassed To Tell You That They Do Not Have The Cash On Hand.**

How Many Sales Have Been Lost When The Consumer Loved Concept Of Whole House Energy Efficiency But Felt They Couldn't Afford It?



FINANCING KEY TO UNLOCKING UNTAPPED MARKET FOR WHOLE HOUSE ENERGY EFFICIENCY



- **Most Homeowners Need Financing**
- **Contractors Offering Financing Stay In Control Of The Sales Process**
- **Homeowners Buy Based On Monthly Costs**
- **The Most Successful Contractors Sell Based On Monthly Payments**
- **Multiple Financing Solutions Are Required**



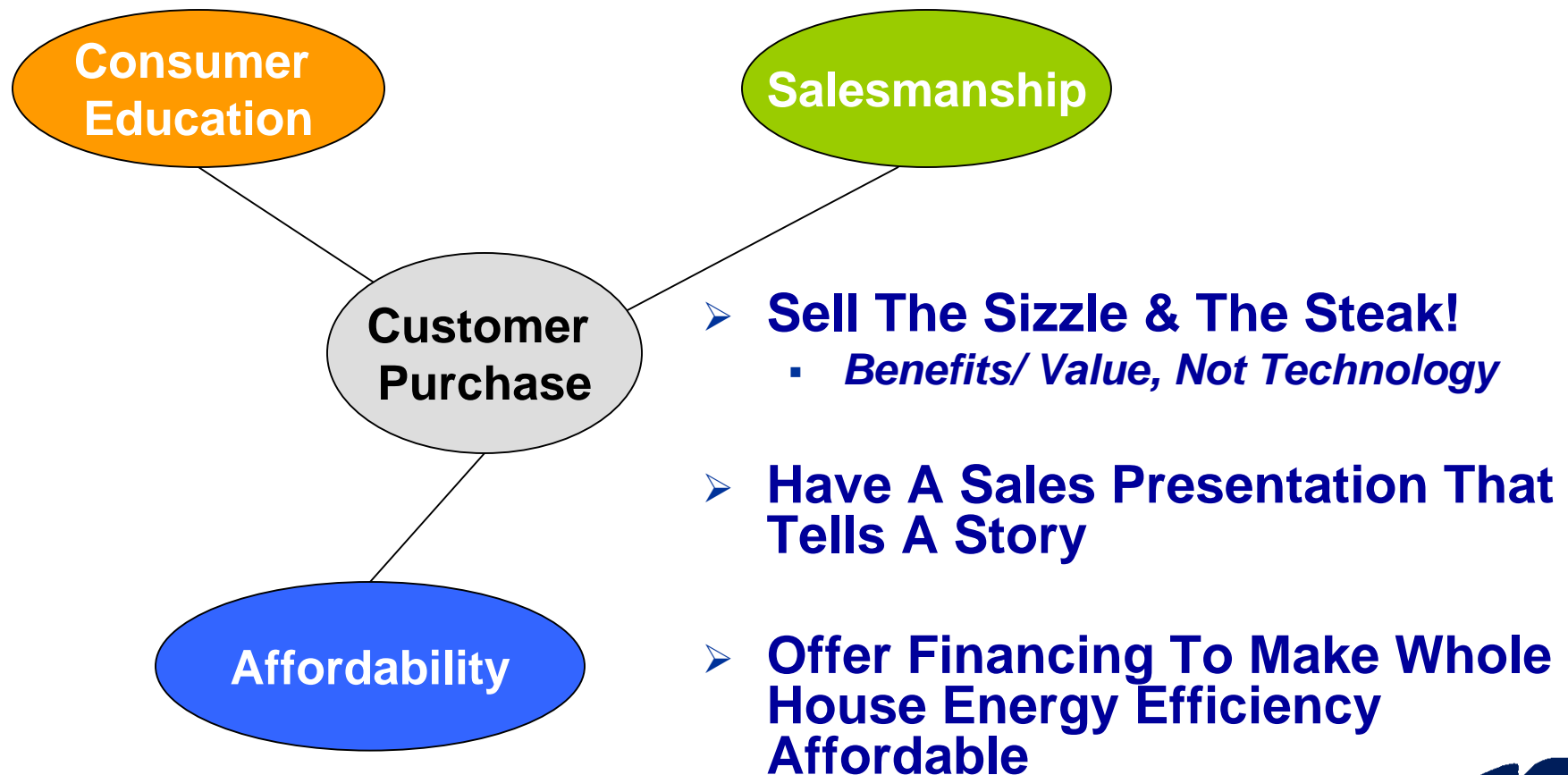
WHO'S YOUR COMPETITION?

You Might Be Surprised

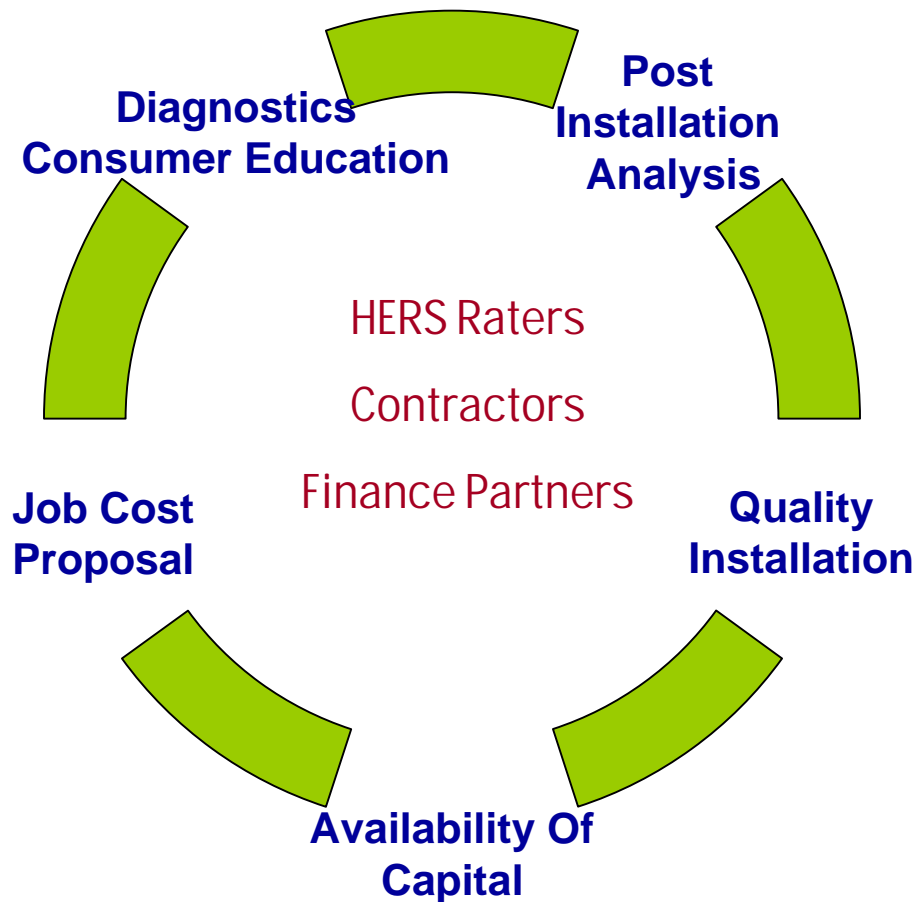


EGIA

THE HOME PERFORMANCE INDUSTRY MUST TAKE ITS PRODUCT TO MARKET JUST LIKE ANY OTHER SUCCESSFUL CONSUMER PRODUCT



ESSENTIAL ELEMENTS FOR WHOLE HOUSE ENERGY EFFICIENCY



**Mass Commercialization Will Only Occur When HERS Raters,
Contractors & Finance Partners Are All Working In Harmony!**



WHAT DO HOMEOWNERS & CONTRACTORS SAY THEY ARE LOOKING FOR WHEN SELECTING A FINANCING SOLUTION?



Homeowners	Contractors
<ul style="list-style-type: none">▪ Great Rates▪ Low Monthly Payments▪ Delayed Payment Options▪ Security & Peace of Mind	<ul style="list-style-type: none">▪ Ease of Use▪ High Approval Rates▪ Quick Process▪ Limited Paperwork

EGIA's National Energy Efficiency Financing and Energy Freedom Financing Programs Designed To Meet These Needs



NATIONAL ENERGY EFFICIENCY FINANCING PROGRAM

(Home Energy Efficiency, Utility Sponsored Programs & HPwES)



- **Multiple Financing Partners**
- **Covers 100% of Project Cost**
- **Terms Up To 15 Years**
- **Quick Approval Usually Within 30 Minutes**
- **No Liens, Fees, Points or Closing Costs**
- **Staged Funding & Instant Approval Options**
- **Interest Rate Buy-Down to 6.90% APR Available**
- **6 & 12 Month Deferred Payment Options**

UNSECURED INSTALLMENT FINANCING

Loan Amounts: Minimum \$1,500 Up To \$20,000 or More
(Depending Upon Credit Qualification)

INTEREST RATE BUY- DOWN	60 Months \$1,500+	120 Months \$5,000+	144 Months \$7,500+
	INTEREST RATE BUY-DOWN COST (% of Total Amount Financed)		
11.99% APR	No Cost	No Cost	No Cost
9.90% APR	2.25%	2.25%	2.25%



ENERGY FREEDOM FINANCING PROGRAM

(Solar/ Renewable Energy Financing, Utility Sponsored Programs)

UNSECURED FINANCING

- No Liens
- Revolving & Installment
- Installment Terms To 15 Years
- User Friendly With Online Loan Documents
- Staged Funding
- Tailored Contractor Training
- Instant Approval Options
- No Payments / No Interest Options
- Finance Up To 100% Of The Project Cost



ENERGY FREEDOM FINANCING PROGRAM

(Solar/ Renewable Energy Financing, Utility Sponsored Programs)

SECURED FINANCING

- **Streamlined Branded Program**
- **Same Day Approvals**
- **No Equity Required**
- **Rates As Low As 7.90%**
- **Terms To 25 Years**
- **Deferred Payments Up To 180 Days**
- **Payment Re-Set After Rebate Applied**
- **Consistent Process & Customer Service**



COMMERCIAL FINANCING

(Contractor Direct Energy Efficiency/Renewable Energy Financing and Utility Sponsored Business Financing Programs)

COMMERCIAL FINANCING

(Base Program Elements)

- **Productized Commercial Offering**
- **Easy For Contractors To Navigate and Use**
- **Property Based & Leasing Financing Options**
- **Loans From \$20,000 - \$2 Million +**
- **Streamlined Approval & Funding Process**



This Program Will Be Launched In April. EGIA Is Seeking Feedback From The Industry To Optimize Program Design



EGIA APPROVED CONTRACTOR PROGRAM



ALL CONTRACTORS PARTICIPATING IN EGIA FINANCING PROGRAMS ARE SCREENED & APPROVED

- Verification of Valid Contractor License
- Satisfactory Credit Check
- Verification Of Solid Business Financials
- Evidence of Adequate Insurance & Bonding Verification
- Satisfactory Better Business Bureau Check

**Approved Contractor Designation Gives Customers Piece of Mind.
Contractors Differentiate By Integrating Logo Into Marketing.**



EGIA's "APPROVED CONTRACTOR" PROGRAM PUTS YOUR CUSTOMERS AT EASE



HIRING THE RIGHT CONTRACTOR GIVES YOU PEACE OF MIND

There are several steps to insuring the home improvement job you need gets done right. You've already decided what you need done; now you need to hire a licensed contractor you can count on. EGIA has made that step very simple.

The Electric & Gas Industries Association is a non-profit organization dedicated to advancing energy efficient home improvements. We recognize what a daunting task it is for many homeowners to select a qualified contractor for your critical home improvements. To assist homeowners and assure that only screened contractors are eligible to participate in EGIA sponsored activities, such as our industry leading National Energy Efficiency Financing Program, we established the "Approved Contractor" designation. Only the most qualified contractors will meet the required screening criteria and become an EGIA Approved Contractor.

STOPLIGHT ENERGY COMPANY

Is A Distinguished Member Of EGIA And Is Recognized As An APPROVED CONTRACTOR.

To attain this Approved Contractor status, Home Improvement Contractors must satisfactorily pass a screening process and review in the following areas:

- Verification of Valid Contractor License
- Evidence of Adequate Insurance and Bonding Verification
- Satisfactory Better Business Bureau Check
- Satisfactory Credit Check
- Verification Of Solid Business Financials
- Trade Reference Check & Verification

Now more than ever, upgrading your home with more energy efficient measures is a wise investment. And finding the right contractor can give you the peace of mind you need.

Should you have any questions regarding the EGIA "Approved Contractor" designation, please contact EGIA at 1-866-367-3442.



Bruce Matulich
Executive Director
Electric & Gas Industries Association

EGIA is a 75-Year-Old Non-Profit Organization Dedicated To Advancing Energy Efficient Home Improvements. While All Of Our Program Approved Contractors Have Been Screened, Homeowners Are Advised To Check On The Current Status Of A Contractor's License And Insurance. EGIA Also Does Not Assume Responsibility For The Quality Of Workmanship, Materials Or Pricing.

Electric & Gas Industries Association
Certificate of Recognition
This is to Certify That:

Stoplight Energy Company

*Is Recognized As A Distinguished Member Of
EGIA And Is Dedicated To Providing
Superior Service and Products To The
Home Improvement Marketplace*



Membership Year 2006

*Bruce Matulich
Executive Director*

**EGIA's "Seal of Approval" Provides
Approved Contractors With An
Effective Sales Tool Differentiating
Them From Competitors**





FINANCING IS THE KEY TO UNLOCKING HUGE POTENTIAL FOR WHOLE HOUSE ENERGY EFFICIENCY

- **Use Financing To Overcome Customer Resistance To Buy**
 - *Sell More Profitable, Comprehensive Whole House Solutions*

- **HERS Raters & Contractors Must Work in Tandem**
 - *Fully Integrate Financing Into Your Sales Plan & Reinforce Each Others Message*

- **Contact EGIA For Assistance**
 - **Contractors:** *Get Approved NOW!*
 - **HERS Raters:** *Connect With Financing Savvy Contractors*
 - **Utilities:** *Offer Financing To Increase Program Effectiveness*





ELECTRIC & GAS INDUSTRIES ASSOCIATION

Bringing Energy Efficiency Home . . .

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