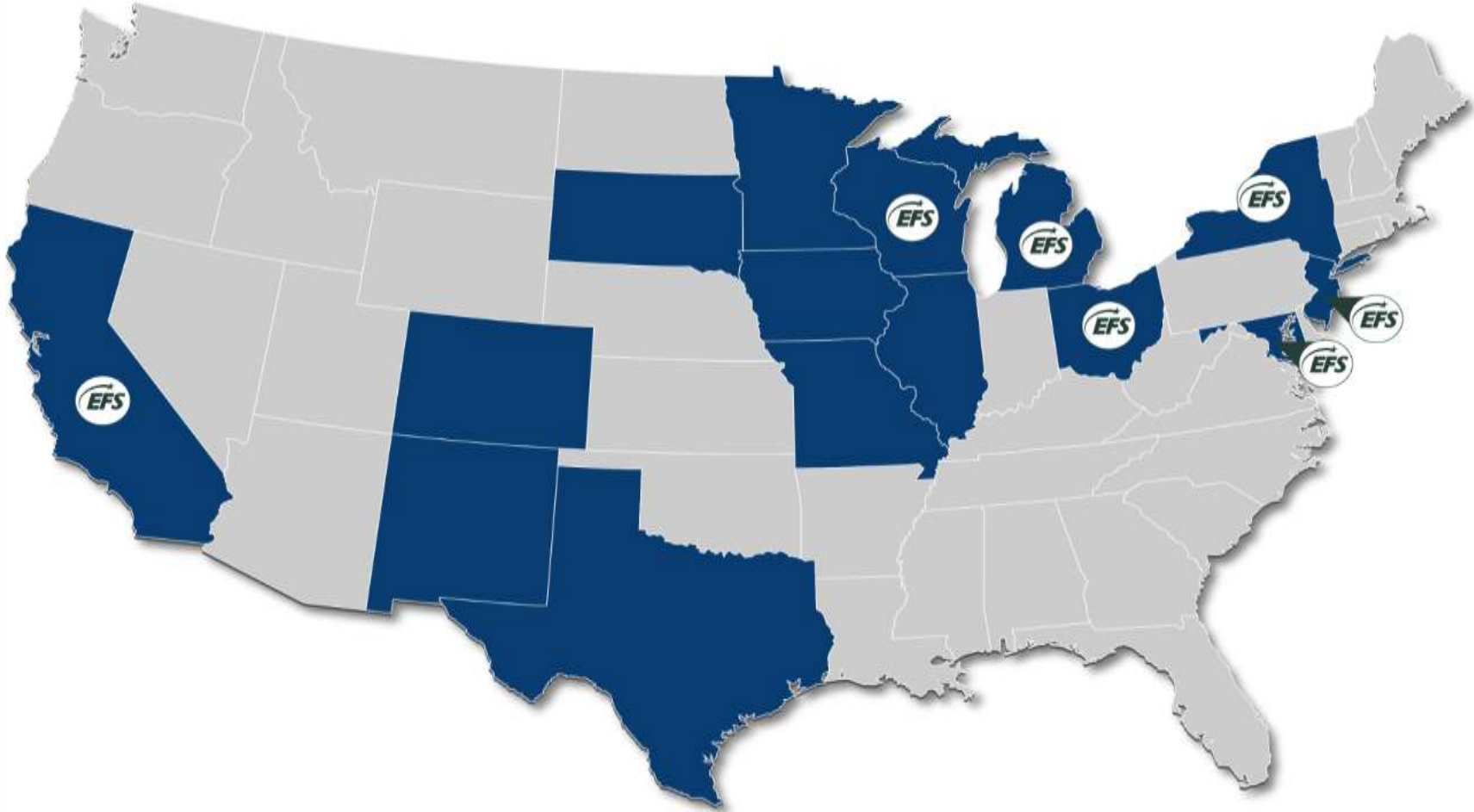




**Energy Financing Made Easy**

# WECC & EFS Programs



# Efficiency Financing Products

	HOME	BUSINESS
<b>Unsecured Loans</b>		
<b>On-Bill Loans</b>		
<b>PACE</b>		
<b>Secured Loans</b>		
<b>Income Qualification</b>		

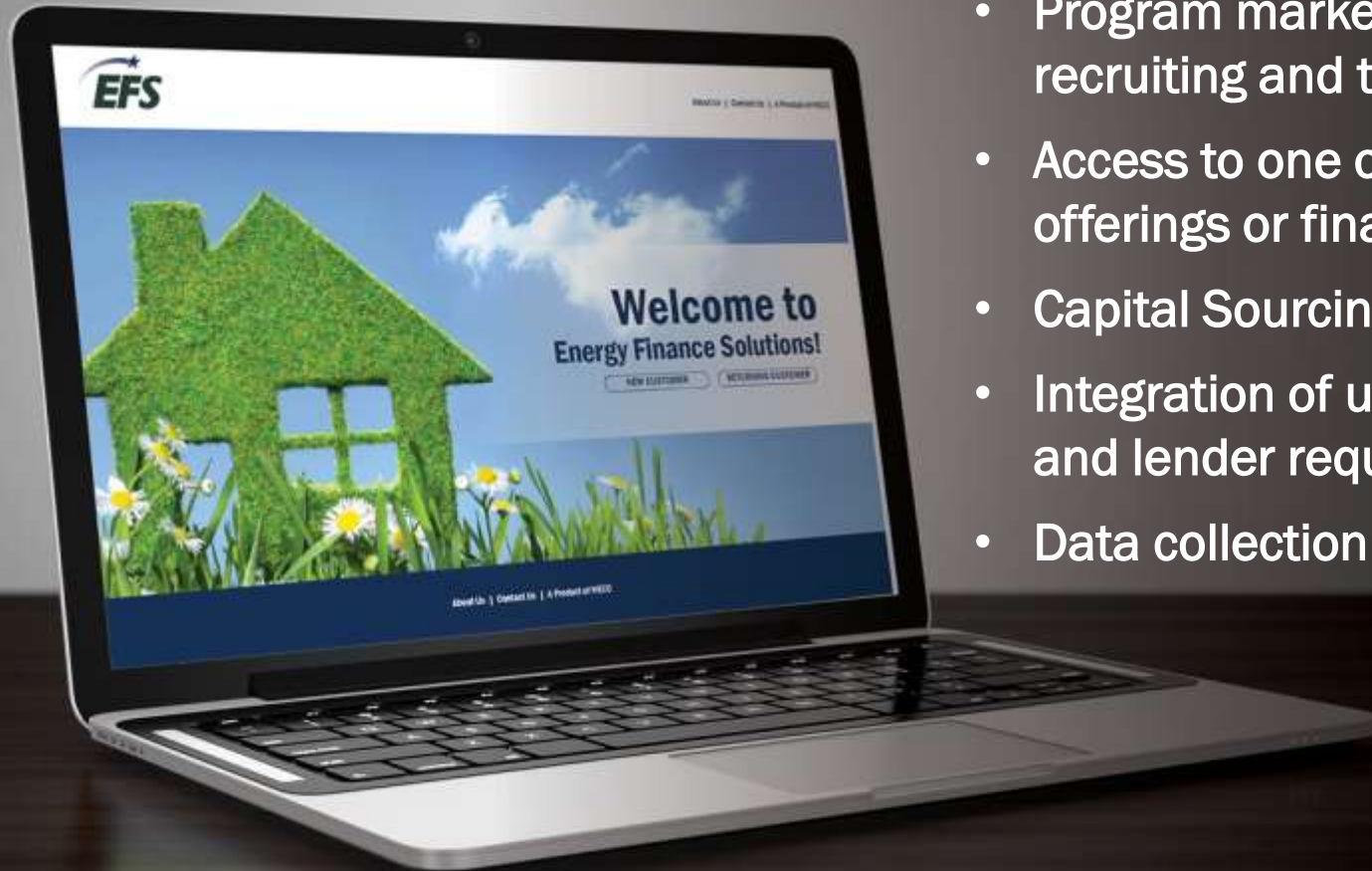


## Lender and program management

- Online application and E Sign “Close at the table”
- Automated screening and underwriting
- Web-based Customer, Client and Contractor Portals
- Contact center program support
- Contractor funding

## Additional EFS services include:

- Program design and administration
- Program marketing, contractor recruiting and training
- Access to one or multiple utility offerings or financing providers
- Capital Sourcing
- Integration of utility, government, and lender requirements
- Data collection and reporting



# Program Delivery



# Reducing Barriers - Client/Consumer

## **Strategic partnerships/relationships**

- Public/Private
- Contractors
- Solution providers

## **Capital**

- Loan Loss Reserve
- Rate sensitivity
- Underwriting
  - Terms

## **Scalability**

- Efficiencies

## **Program design**

- Regulatory and legislative



**Energy Financing Made Easy**