



GEO*Smart* RESIDENTIAL ENERGY EFFICIENCY & RENEWABLE ENERGY FINANCING

UTILITY PROGRAM OVERVIEW

May 2009

EGIA Brings All Facets Of The Home Improvement Market Together Towards One Common Goal ...*Enhanced Energy Efficiency!*

EGIA is a non-profit organization with a mission to advance energy efficiency and renewable energy solutions through a nationwide network of manufacturers, distributors, utility & state energy efficiency program sponsors and thousands of home improvement contractors

Program Administration

Rebate & Financing Program Administration * Retailer/ Contractor Training * Strategic Planning
Industry Advocacy * Utility Exchange * Home Makeover Contests * Contractor Screening & Approval

Manufacturer / Distributor

National Program Development
Joint Marketing * Dealer/ Contractor Sales Training

Industry Advocacy

Industry Advocacy * Sales & Marketing Support
Market Development

Contractor Direct Programs

Buying Group Financing * Marketing Support * Contractor Exchange
Sales Training * Approved Contractor Marketing Program * Customer Referral Program

INDUSTRY LEADERSHIP

Rebate Program Administration

- *Processed 2.5 Million Utility Rebates & Disbursed Over \$250 Million In Rebate Checks To Consumers*

Home Improvement Financing & Commercial Leasing

- *Financing Of Over \$500 Million In Home & Business Upgrades*

Contractor Network Development, Screening & Management

- *Manage Partner Contractor Networks & A Nationwide Membership Network Of Over 2500 Home Improvement Contractors*

Home Energy Makeover Contest Administration

- *Support Services Ranging From Design Consulting To Procurement/ Donation Of Installed High Efficiency Measures To Full Program Administration*

Utility Exchange/ Contractor Exchange Services

- *UtilityExchange.org An EGIA Subsidiary Plans and Produces Activities Where Utilities, Allied Organizations and Contractors Learn and Network Regarding Best Practices In Energy Efficiency, Renewable Energy, Customer Service, Marketing/Sales and Enhanced Business Operations*

SAMPLE OF EGIA'S UTILITY, STATE AND COMMUNITY SPONSORED FINANCING PROGRAMS

<p><u>So. California Edison</u> AC Quality</p> 	<p><u>So. California Edison</u> Home Performance With ENERGY STAR</p> 	<p><u>San Diego Gas & Electric</u> Premium Efficiency Cooling</p> 	<p><u>Arizona</u> Home Performance with ENERGY STAR</p> 	<p><u>Maryland</u> Home Performance with ENERGY STAR</p> 
<p><u>Anaheim Public Utilities</u> Home Performance With ENERGY STAR</p> 	<p><u>Imperial Irrigation District</u> Efficient HVAC & Windows</p> 	<p><u>Arizona Public Services</u> Solar Financing</p> 	<p><u>Texas Energy (TXU)</u> Authorized Dealer Network</p> 	<p><u>City of Santa Monica</u> Community Wide Solar & Home Efficiency Project</p> 
<p><u>Wyoming</u> Home Performance with ENERGY STAR</p> 	<p><u>Maine</u> Home Performance with ENERGY STAR</p> 	<p><u>Georgia Power</u> Home Performance with ENERGY STAR</p> 	<p><u>United Illuminating</u> Home Energy Saving Loan Program</p> 	<p><u>ONCOR Energy</u> Home Performance with ENERGY STAR</p> 

MANUFACTURER/ DISTRIBUTOR SPONSORED FINANCING

	 <p>SOLAR POOL HEATING. ENGINEERED FOR LIFE.</p>	 <p>The world's largest privately owned HVAC distributor</p>	
		 <p>The Only Wholesale Distributor You'll Ever Need</p>	 <p>Smarter from the Ground Up™</p>
 <p>It's time to get comfortable.</p>			

AVAILABILITY OF AFFORDABLE FINANCING IS THE KEY TO UNLOCKING THE VAST POTENTIAL FOR ENERGY EFFICIENT HOME IMPROVEMENT



- **Most Homeowners Need Financing For Energy Efficient Home Improvement Projects**
- **Homeowners Buy Based On Monthly Costs & The Most Successful Contractors Sell Based On Monthly Payments**
- **Utility Sponsored Financing Programs Reinforces Energy Efficient Purchase Decision**

The Average American Has \$5,000 In The Bank.

So It's Not Surprising That The Biggest Hurdle Consumers Face When Embarking On Home Energy Efficiency or Renewable Energy Projects Is Usually Money!

GEO*Smart* FINANCING PROGRAM DESCRIPTION

Unique Program Features

- **Loans From \$1,000 To \$25,000**
- **5.99%, 7.99% and 9.99% APR Reduced Interest Options Available**
- **1.25% Payment Factors Available To Keep Customer Payments Low**
- **100% Unsecured Project Financing (No Liens/ No UCC1)**
- **No Closing Costs/ No Pre-Payment Penalties**
- **Instant In Home Approvals with Industry High Approval Rates**
- **Single Tier Approval Process**
- **Program Branded Credit Applications**
- **Quick & Easy Paperwork**
- **Extensive Contractor Sales/ Program Training**
- **Quick Contractor Direct Funding (wire transfer)**
- **NO FINANCIAL RISK TO THE UTILITY**

RISK MITIGATION FOR UTILITY SPONSORED PROGRAMS

EGIA's Implementation Strategy Eliminates Risk For The Utility

- EGIA holds the contract with the financial service provider, not the utility. This allows EGIA to act as a “buffer” and eliminate risk for the utility.
- EGIA typically signs the utility partner's standard Professional Services Agreement and attaches a scope of work and original proposal. This constitutes the entire agreement.
- Utility simply markets the availability of the GEOSmart loan program to its customers and offers them a choice of a cash rebate or discounted financing.
- Contractors go through a formal screening process and if approved for the program are provided the EGIA Approved Contractor status.
- EGIA administers all aspects of a “buy-down” program including the collection of the signed *Reimbursement Form* that lists the following stipulations:
 - Signed work order with program eligible equipment specified
 - Copy of customer's utility bill verifying that they are an eligible candidate
 - Copy of funding verification (fax from lender with customer's info., amount financed, buy-down cost and date of funding)

RISK MITIGATION FOR UTILITY SPONSORED PROGRAMS

Frequently Asked Questions:

Q: If a customer opts for financing on an HVAC system and then sells the home, how does this affect the new homeowner?

A: It doesn't. The loans are unsecured, simple interest with no pre-payment penalties. The loan stays with the original borrower, not the home.

Q: If the customer defaults on the loan, what will the finance company do?

A: Since the loan is unsecured and there is no UCC-1 filing, the finance company has the same recourse as a credit card issuer, they can attempt to make payment arrangements and then send them to collection if all other attempts are unsuccessful.

Q: If the home is repossessed, who pays the balance and who owns the A/C unit?

A: The loan for the equipment is unsecured and stays with the original applicant. The property has undergone a title search and has title insurance, the new owner of the home owns the property and all improvements.

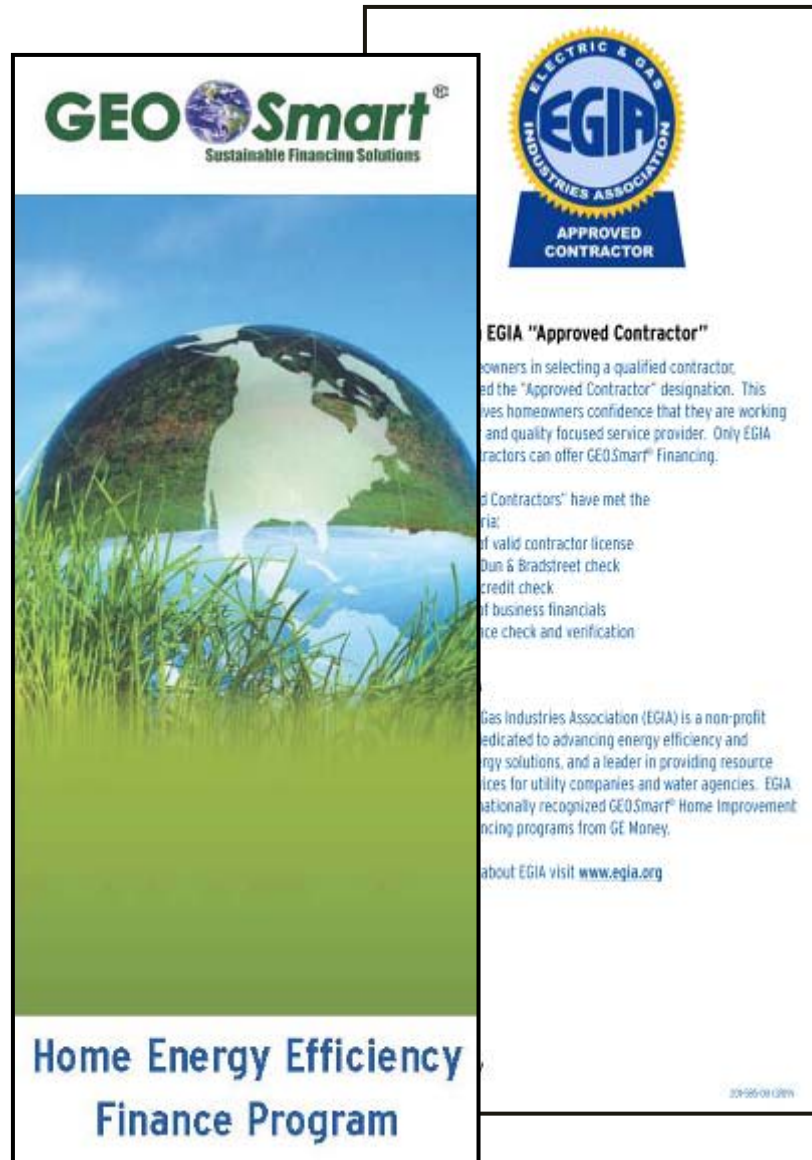
GEO*Smart* APPROVED MEASURES (Partial List)

GEO*SMART* FINANCING COVERS VIRTUALLY ALL HOME EFFICIENCY MEASURES, INCLUDING BUT NOT LIMITED TO:

- **Whole House Home Performance**
- **HVAC**
- **Insulation**
- **GeoExchange Systems**
- **Windows & Siding**
- **Water Heaters**
- **Solar Photovoltaic**
- **Solar Thermal (domestic hot water & pool heating)**
- **Window Treatments (tinting, shading, shutters, awnings)**
- **Energy Efficient Remodeling**
- **Wind Turbines**
- **Indoor Air Quality**
- **Installed Generators**



GREEN BRANDED MARKETING MATERIALS



GEO Smart
Sustainable Financing Solutions

EGIA
ELECTRIC & GAS
INDUSTRIES ASSOCIATION
APPROVED
CONTRACTOR

EGIA "Approved Contractor"

Homeowners in selecting a qualified contractor, should seek the "Approved Contractor" designation. This designation gives homeowners confidence that they are working with a qualified and quality focused service provider. Only EGIA Approved Contractors can offer GEO Smart Financing.

All EGIA Approved Contractors have met the following criteria:

- Possession of a valid contractor license
- Successful Dun & Bradstreet check
- Successful credit check
- Review of business financials
- Successful background check and verification

The Electric & Gas Industries Association (EGIA) is a non-profit organization dedicated to advancing energy efficiency and energy solutions, and a leader in providing resource services for utility companies and water agencies. EGIA is nationally recognized as the industry leader in providing financing programs from GE Money.

For more information about EGIA visit www.egia.org

**Home Energy Efficiency
Finance Program**

2016-01-01

- **Branded Program Collateral**
- **EGIA Provides Extensive Contractor Sales Training & Tools**
 - **How to Sell Financing" Program**
 - **Sales Pitch Book Development**
 - **Webinars & Ongoing Sales Training**

SIMPLE CUSTOMER APPLICATION SUBMITTAL and APPROVAL PROCESS

It's As Easy As...

- Contractor Simply Calls The Toll Free Phone Number & Get An Instant In-Home Approval
- Once Job Is Completed Contractor Faxes Signed Documents To GE Money
- Receive Wire Transfer Funding In 24 Hours

1

GE SMART FINANCING REVOLVING/INSTALLMENT CREDIT APPLICATION - ES EGIA

1000 534812

SIGNED - APPLICATION MUST BE SIGNED

2

ELECTRIC GAS AND INDUSTRIES ASSOCIATION
SALES SLIP 1550 EGIA

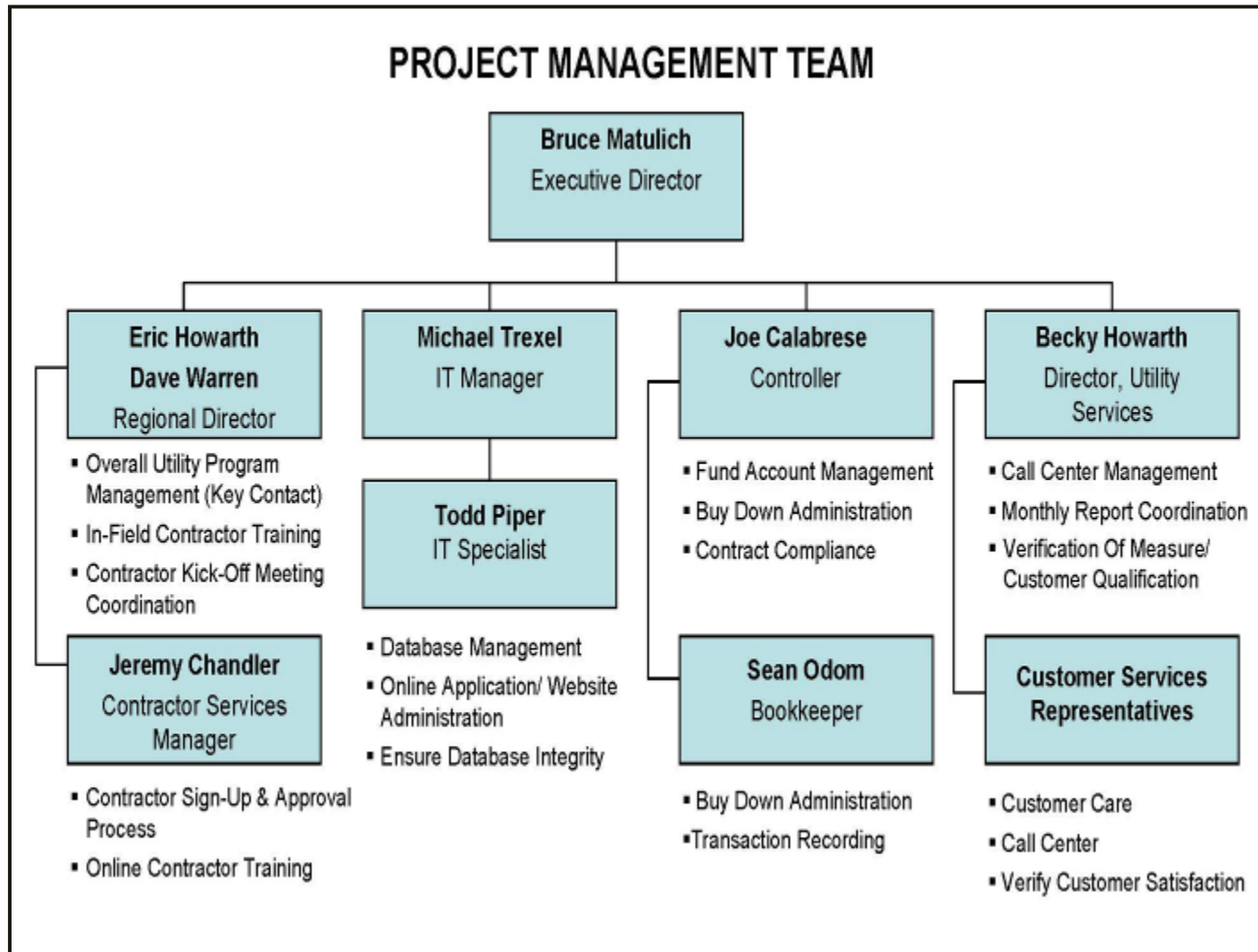
534812

QUANTITY	DESCRIPTION	CREDIBLE PRICE

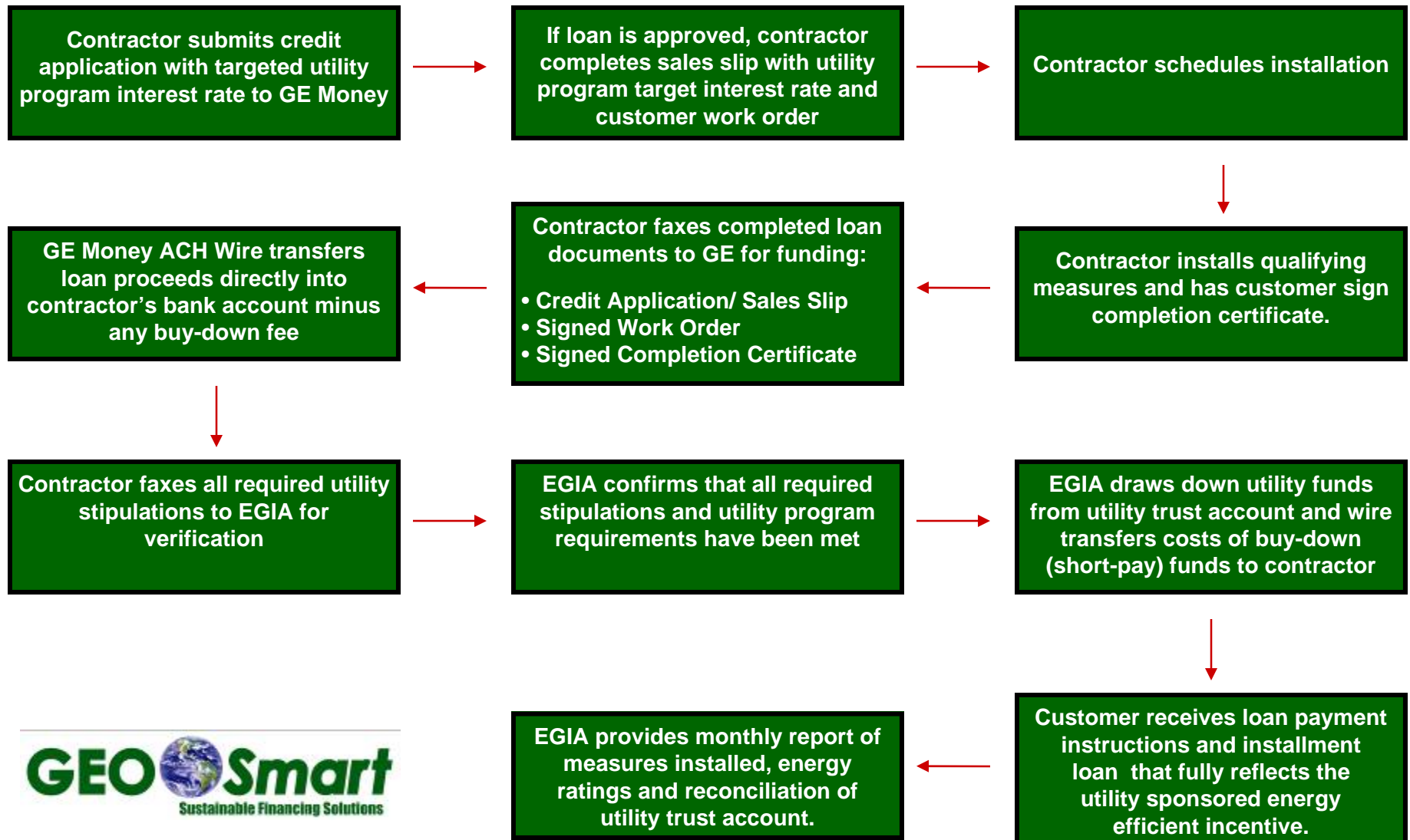
FOR AN IN-HOME SALES TRANSACTION I ACKNOWLEDGE THAT SELLER HAS PROVIDED ME WITH BOTH ORAL AND WRITTEN NOTICE OF MY RIGHT, AS BUYER, TO CANCEL THIS TRANSACTION.

YOU ARE NOT OBLIGATED TO PAY ANY MONEY UNLESS YOU SIGN THIS CONTRACT AND RETURN IT TO THE SELLER.

EXPERIENCED PROGRAM MANAGEMENT TEAM and UTILITY ADMINISTRATIVE PROCESS WELL ESTABLISHED



PROCESS FLOW FOR ADMINISTERING A UTILITY SPONSORED INTEREST RATE BUY-DOWN



CONTRACTOR MARKETING and SIGN-UP PROCESS

GEO Smart
Sustainable Financing Solutions

Wyoming
Home Performance

Wyoming GEOSmart Loan Program

The Wyoming Energy Council and Wyoming Home Performance Alliance have teamed with the Electric & Gas Industries Assoc. (EGIA) to deliver the Wyoming GEOSmart Loan Program. Wyoming home improvement contractors now have access to the leading home efficiency financing program designed to increase your sales and make energy efficient home improvement affordable for your customers.

Program Features

- 100% Project Financing
- No Customer Loan Fees/No Liens
- 7.99% - 8.99% APR Fixed Rate For Life Options
- 6 - 12 Month No Payments/No Interest Promotions
- Loan Amounts Up To \$20,000
- New, Lower Payment Factors Make Customer Payments Affordable
- Instant In-Home Approvals: Quick & Easy Paperwork
- Branched GEOSmart Credit Applications
- Direct Deposit Funding To Contractors upon Job Completion
- Industry High Approval Rates
- Participating Contractors Included in Customer Referral Program and have access to FREE Customer Leads

To get started and be prepared to offer your customers the Wyoming GEOSmart Loan Program, click on the "Request GEOSmart Sign-Up Kit" link below or contact EGIS Accredited for more information at (866)267-3442 ext.1394

[Request GEOSmart Sign-Up Kit](#)

GEO Smart
Sustainable Financing Solutions

Wyoming
Home Performance

Wyoming GEOSmart Loan Program

Request A GEOSmart Financing Sign-up Package

Please fill in the application below and click the Submit button when finished. EGIA will send you a sign-up package within 2 business days.

Company Name:

Contact Name:

Address:

Unit:

City:

State:

Zip Code:

Phone:

Fax:

Email Address:

To participate in the Wyoming GEOSmart Loan Program, Contractors Must:

- Be qualified to perform at least one of the renewable energy measures covered under the program.
- Complete the GEOSmart sign-up kit and be approved by GE Money for program participation.

[Click Here For Sign-Up Package](#)

EGIA Develops and Hosts Online Contractor Sign-Up Process and Contractor Resource Center; Including Sales Tools, Training Materials, Quick Reference Guides and More

EASY CONTRACTOR SIGN-UP

1. EGIA e-mails or mails sign up documents to contractor
2. Contractor completes package
3. Contractor faxes completed forms to EGIA
4. EGIA coordinates with GE Money. Contractor typically approved within 5-7 days
5. Contractor receives program materials within 3-5 business day following approval
6. EGIA schedules Contractor training to coincide with received materials



GEOsmar! Sponsored by EGIA and GE Money BUSINESS APPLICATION

A. BUSINESS INFORMATION - ALL FIELDS MUST BE COMPLETED GE RECORD#

Business Name - (DoA listing business All Home)	<input type="checkbox"/> Individual Sole Proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership	Federal Tax ID # (EIN #)
Corporate or Legal Name (if different than above)	Total Business Annual Sales: \$	Business Established YEAR
Business Street Address (Physical Address only)	Business License # (if applicable)	Contractor License #
CITY	Business (BNA) Phone #	Business (BNA) Fax #
State ST	Preferred Method of Contact: Phone <input type="checkbox"/> Fax <input type="checkbox"/> Email <input type="checkbox"/>	
Zip	Primary Contact For Finance: Email Address:	
Primary Contact For IT:	Email Address:	
If you have more than one location you would like to enroll, please complete Section 6.		

B. PRINCIPAL INFORMATION (Must be President, Owner, or Partner ONLY)

Principal Name:	Principal Title:	Principal Social Security Number:
Principal Home address (Street, City, State, Zip) Physical Address only.	Principal Home Telephone Number:	
Preferred Method of Contact: Home <input type="checkbox"/> Fax <input type="checkbox"/>	Email Address:	

Additional Owners, Principals, Officers, Partners, or Members

Principal Name:	Principal Title:	Principal Social Security Number:
Principal Home address (Street, City, State, Zip) Physical Address only.	Principal Home Telephone Number:	
Principal Name:	Principal Title:	Principal Social Security Number:
Principal Home address (Street, City, State, Zip) Physical Address only.	Principal Home Telephone Number:	

C. PLEASE TELL US WHAT OTHER GE FINANCING PROGRAMS YOU ARE ENROLLED IN:

Program Name:	Gearty/Merchant Number:
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D. UTILITY PROGRAM **E. PRIMARY PRODUCTS SOLD (Check only one)**

Are you participating in a Utility program?	<input type="checkbox"/> HVAC	<input type="checkbox"/> Siding
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Kitchen (Bath) Remodels	<input type="checkbox"/> Solar / PV
If yes, please provide Utility name	<input type="checkbox"/> Insulation	<input type="checkbox"/> Windows
	<input type="checkbox"/> Roofing	<input type="checkbox"/> Other (please specify)

F. BANKING INFORMATION:
Please list the account you would like your funding deposited to:

Bank Name (See image to right)	Bank Account Number (See image to right)	No. of Savings Accounts:
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AT COMPUTER
BRANCH # 1001
1001
BY BRANCH
012345678901001

CUSTOMER INFORMATIONAL WEBSITE

A/C QUALITY

EGIA

A/C Quality Financing Program

The A/C Quality Financing Program Makes Replacing Inefficient A/C Systems Easier And More Affordable Than Ever Before.

Replacing your inefficient home A/C equipment with a premium efficiency installed system is the right decision. However, for many homeowners, the thought of searching for the right contractor and purchasing a new A/C system can be a daunting experience.

The A/C Quality Financing Program, administered by the Electric & Gas Industries Association (EGIA), can help make the process easy and affordable.

EGIA is a non-profit organization that works directly with utilities, manufacturers, distributors and contractors to help make investing in energy efficiency more affordable.

The A/C Quality Financing Program Offers:

- 100% Unsecured Loans
- 9.99% Fixed APR – Simple Interest, No Pre-Payment Penalties
- No Equity Required (No Escrow, Title, Appraisal or Loan Fees)
- Extended Repayment Terms
- Easy Qualification Process

All contractors participating in the A/C Quality Financing Program have been pre-screened and designated as "EGIA Approved Contractors". The Approved Contractor Program was developed to identify leading companies within the home improvement industry and provide homeowners with a powerful tool when searching for a contractor. To attain the EGIA Approved Contractor status, contractors must satisfactorily pass a screening and review process including: verification of a valid contractor license, trade reference check, verification of solid business financials and be approved to offer EGIA sponsored financing.

To be matched with an EGIA Approved Contractor that is also authorized to provide you with A/C Quality Financing, please [Click Here](#).

Questions regarding the EGIA A/C Quality Financing Program should be directed to:

Melanie Huston
(866) 367-3442 ext. 320
mhuston@egia.org

EGIA
ELECTRIC & GAS
INDUSTRIES ASSOCIATION
APPROVED
CONTRACTOR

Locate An EGIA
Approved Contractor

- Program Branded Website For Customers To Access Program Information And To Be Linked To Financing Approved Contractors

APPROVED CONTRACTOR PROGRAM

*Taking The Hassle & Uncertainty Out Of Finding Quality Contractors
That Homeowners Can Trust!*



Brought to you by: 

Energy Center

Finding The Right Contractor

Home Makeover Contest

Energy Store

Approved Contractor

EGIA Financing

Contractor Referral



Approved Contractor

The EGIA Approved Contractor Program was developed to identify the premier companies within the home improvement industry and to provide homeowners with a powerful tool while searching for a contractor. To attain the EGIA Approved Contractor status, contractors must satisfactorily pass a screening and review process and must be approved to offer EGIA GEO Smart low interest financing to you the homeowner. The Approved Contractor screening criteria includes:

- Verification Of Valid Contractor License
- Satisfactory Dun & Bradstreet Check
- Satisfactory Credit Check
- Verification Of Solid Business Financials
- Trade Reference Check & Verification
- Approved For EGIA's Low Interest Financing Program



You can rest at ease when selecting an EGIA Approved Contractor by knowing that you have selected one of the premier contractors within the home improvement industry. To find an EGIA Approved Contractor in your area, please visit the [Contractor Referral page](#).

AUTOMATED CONTRACTOR REFERRAL PROGRAM

Linking Interested Consumers With Financing Qualified Contractors

Easy To Use Online Process

A/C QUALITY

Finding The Right Contractor

Instant Access To Financing Qualified Contractors

Find A/C Quality APPROVED Contractors In Your Area

To be referred to an EGIA Approved Contractor in your area who is set-up to offer you the A/C Quality Financing Program, please fill out the information below. EGIA will refer you to two EGIA Approved Contractors serving your area to answer any questions you may have regarding their services and to schedule a free estimate for your A/C Quality Installation. Should you require additional contractors, please call EGIA toll-free at 866-367-3442.

First Name:
Last Name:
Address:
City:
State:
Zip Code:
Phone:
Email Address:

[Click Here for Contractor Referral](#)

Note: Once you submit your contractor referral request, EGIA will automatically notify up to two qualified "EGIA Approved Contractors" that will contact you directly regarding your request.

EGIA Contractor Referral Program Terms and Conditions

The Electric & Gas Industries Association (EGIA) Contractor Referral Program and direct contractor referrals are offered to you, conditioned on your acceptance of the following terms, conditions, and notices contained in the agreement (the "Terms and Conditions").

If you have any questions regarding these Terms & Conditions, please contact the Electric & Gas Industries Association at 866-367-3442 or email: homeowners@egia.org.

A/C QUALITY

Finding The Right Contractor

Find A/C Quality APPROVED Contractors In Your Area

The following contractors are EGIA Approved and are qualified to perform your A/C Quality Installation. The EGIA Approved Contractor Program was developed to identify the premier companies within the home improvement industry and to provide homeowners with a powerful tool while searching for a contractor. To attain the EGIA Approved Contractor status, contractors must satisfactorily pass a screening and review process and be approved to offer homeowners EGIA GEOSmart low interest financing.

If you do not see contractors listed for each of the services you selected on the previous screen, please check back in the future as we continue to grow our Approved Contractor network.

Service	Contractor	Phone
HVAC	AVIS Plumbing Heating & Air Conditioning, Inc.	(909) 825-3600
HVAC	AG Air Conditioning	(800) 211-0708

For your convenience, we've asked the contractors listed above to contact you within the next two business days to answer any questions you may have regarding their services and to schedule a free estimate for your energy efficient home improvement.

CONTRACTOR TRAINING IS KEY TO PROGRAM SUCCESS

The screenshot shows a web browser window titled "GEO Smart Installation Overview & Training" Presenter Control - Windows Internet Explorer. The address bar shows a URL from www.netentglobal.com. The browser has a Norton 360 security icon and a "Print monitoring is on" notification. The main content area displays a presentation slide titled "GEO Smart Rate Sheet / Sales Tools" with a sub-header "Installation". The slide content includes the GE Money logo, a "GEO Smart Special Financing Program" for "SMB / Home Improvement Financing Program", and a table of financing options. The table has columns for "Annual Rate", "Term", "Minimum Amount", and "Interest Rate".

Annual Rate	Term	Minimum Amount	Interest Rate
8.99%	36/48 mos	\$1,000 - \$10,000	9%

Below the table, there are sections for "Special Financing Programs" and "Special Financing Programs" with various details and a "Click & Apply Now" button. The right side of the browser window shows a "Presenter" sidebar with a video feed of David Watson, a "Volume" control, a "Stop Broadcasting" button, and "Presentation Control" buttons like "End Session".



Contractor Program Kick-Off Meetings, Ongoing Webinar Training, One-on-One Contractor Phone Consultation, Online Training Library and Train - the -Trainer Activities

GEOSmart CONTRACTOR SUPPORT & RESOURCE CENTER

Online Sales Tools, Training Materials and Quick Reference Guides...



Electric & Gas Industries Association



GEOSmart® Revolving Finance Program

Approved Dealer
Online Training

Program Links

- **Current Rates & Terms**
 - Home Improvement Term Sheets
 - HVAC Term Sheets
 - Quick Start Guide
- **Sales & Marketing Support**
 - Credit Application
 - Supply Reorder Form
 - Sales Book Inserts
 - 6 Month NPDI
 - 12 Month NPDI
 - FIXED APR PROMO
 - 7.99% Fixed APR - 2%
 - 9.99% Fixed APR - 2%
 - 7.99% 90Day NPDI 1.25%



As an exclusive benefit for EGIA members, we are proud to offer the GEOSmart Revolving Finance Program. EGIA's large member base and position as a leader in the home improvement industry, allowed us develop this specially negotiated program for our members. The GEOSmart Revolving Program features quick & easy paperwork, instant in-home approvals, competitive interest rates and reduced monthly payment options. The GEOSmart Revolving Program is a comprehensive and easy-to-use financing program that was developed to provide EGIA members with a distinct competitive advantage in the home improvement marketplace.

"This program is ideal for dealers that want a one-call close, are comfortable with loan paperwork and want to sell a competitive interest rate and an affordable monthly payment."

Program Highlights

- Fixed APR'S From 7.99% Available
- Loan Amounts To \$25,000

www.egia.org/GEOSmart

CONTACT INFORMATION

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