



Slipstream financial services



EFS Contractor Portal Training

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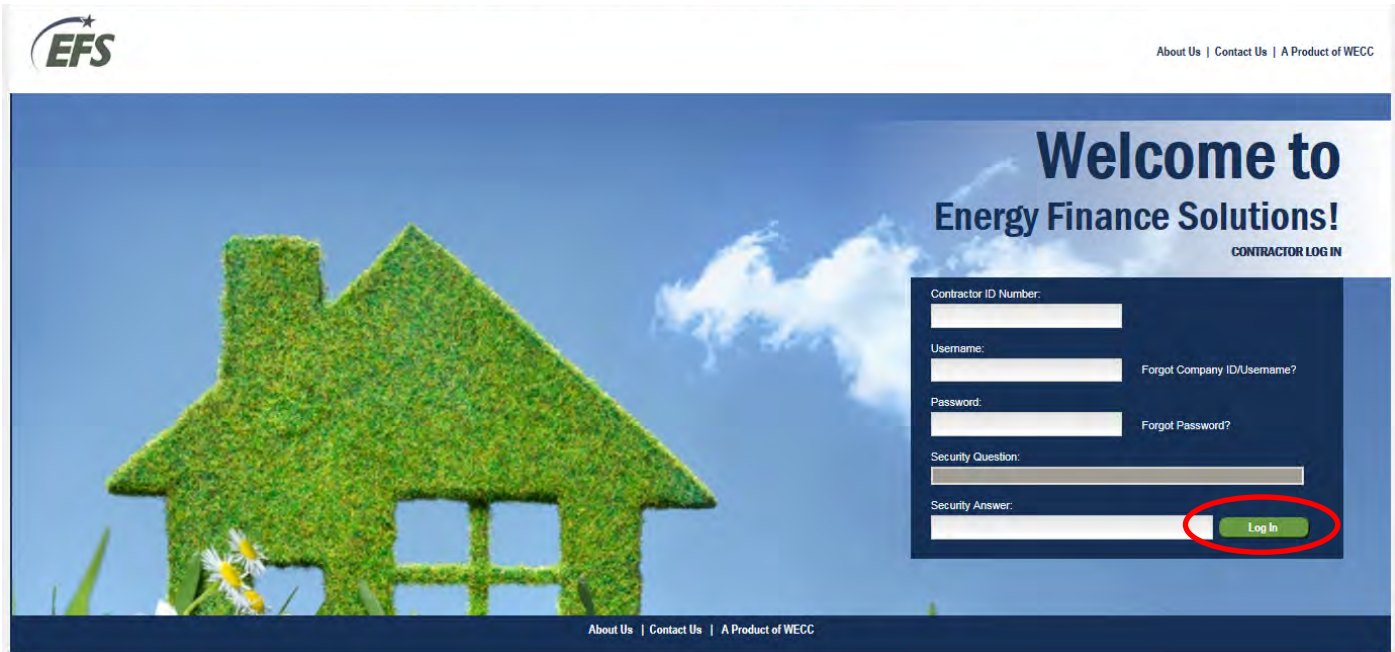
Contents

- Accessing the Portal and Logging in 2
- Customer Pipeline View 2
 - Changing the Layout of the Pipeline View 3
 - Using the Search Tool – Simple Search 3
 - Using the Search Tool – Advanced Search 4
 - Export to Excel 5
- Loan Status..... 7
- Loan Summary Screen..... 8
 - Borrower Information Tab..... 9
 - Loan Information Tab..... 9
 - Important Dates Tab 9
 - Property Information Tab..... 10
 - Contacts Tab..... 10
- Loan Comments Screen 11
- Loan Conditions Screen..... 12
- Document Printing Screen..... 18
- Exiting a Loan 18

Accessing the Portal and Logging in

A link to the contractor portal is located on the EFS website in the Contractors section. You can also access the portal by going directly to <https://app.energyfinancesolutions.com/contractorportal/>.

Enter your assigned contractor ID number, username, and password, and then answer the security question. Click the Log In button.



This will take you to your customer pipeline, where you can view all loans currently associated with your company.

Customer Pipeline View

The Standard Display by Borrower view is the default view when you log into the contractor portal. It provides a snapshot of all of your customer loans. At a glance, you can see the loan number, status, and loan specialist assigned to each loan.

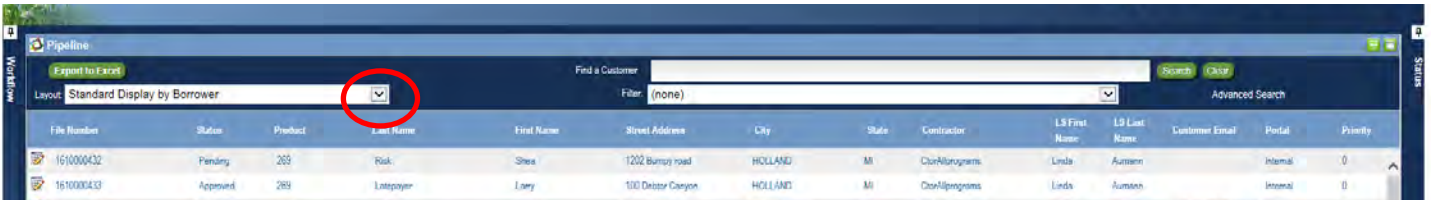
The screenshot shows the EFS Customer Pipeline view. The interface includes a search bar, a dropdown menu for 'Export to Excel', and a table of customer loans. The table has the following columns: File Number, Status, Product, Last Name, First Name, Street Address, City, State, Contractor, LS First Name, LS Last Name, Customer Email, Portal, and Priority. The table is currently displaying 4 rows of data.

File Number	Status	Product	Last Name	First Name	Street Address	City	State	Contractor	LS First Name	LS Last Name	Customer Email	Portal	Priority
1610000432	Pending	269	Risk	Shira	1202 Burroy road	HOLLAND	MI	OneAllprograms	Linda	Aumann	linda@oneall.com	Internal	0
1610000433	Approved	269	Loanpayer	Larry	100 Detroit Canyon	HOLLAND	MI	OneAllprograms	Linda	Aumann	larry@oneall.com	Internal	0
1610000436	Denied	321	Credco	Adolph	12 Clay Way	BRONX	NY	OneAllprograms	Isai	Bauer	isai@oneall.com	Consumer	0
1610000440	Pending	322	Washington	George	1 Capitol Boulevard	ALBANY	NY	OneAllprograms			gloster162@weccusa.com	Consumer	0

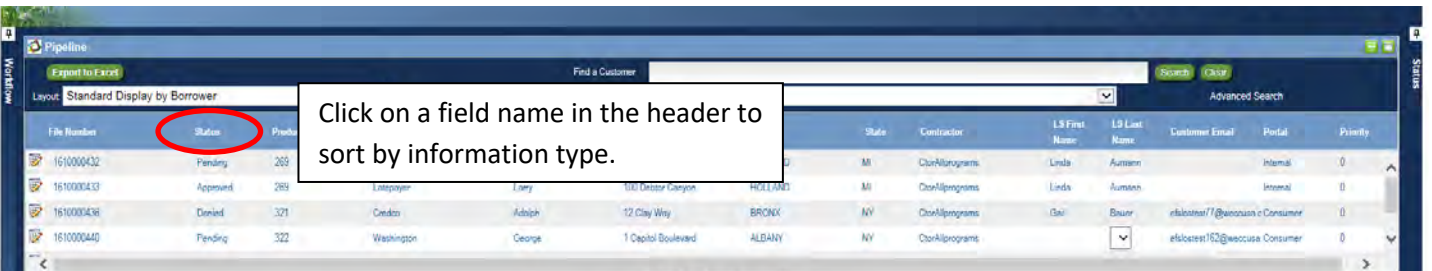
From here, you can select a different layout in the dropdown box, find a customer using the search tool, or export your pipeline to Excel. Each of these options is described in more detail below.

Changing the Layout of the Pipeline View

To change the layout, select an option from the Layout dropdown box.



You can also sort the data shown in any layout by clicking the field name in the header you wish to sort by. For example, if while in the Standard Display you wish to sort by status, click on Status in the header. One click will sort in ascending order; two clicks will sort in descending order.

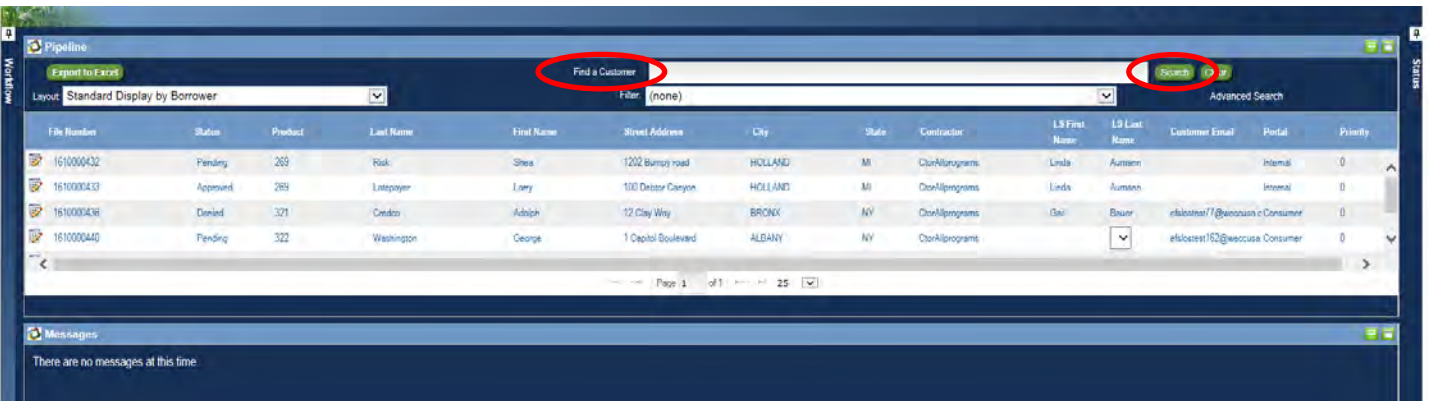


Using the Search Tool – Simple Search

A simple search can be conducted by using the Find a Customer field. Enter the customer or street name, for example, and any item including that data will show in your pipeline. This general search will look for all records that include the name, number, or letters you enter.

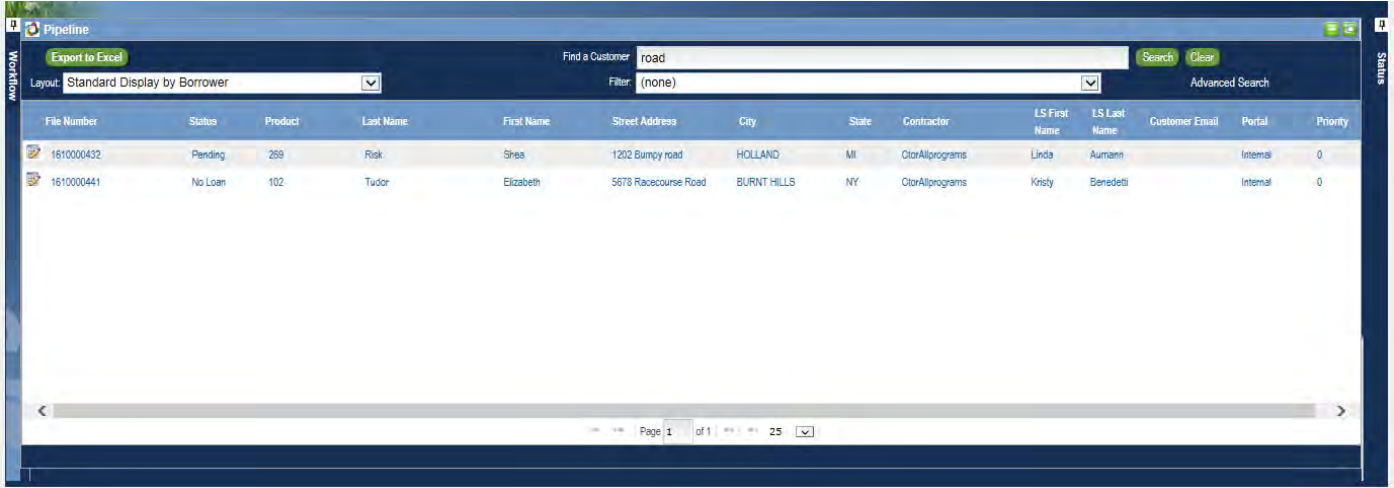
In the first example below, a search for the word “main” was conducted by entering “main” in the Find a Customer field and clicking on the Search button. The two files including the word “main” are shown in the pipeline.

Example 1



In the second example, a search for the word “road” was conducted. All files with any instance of the word road are shown in the pipeline.

Example 2

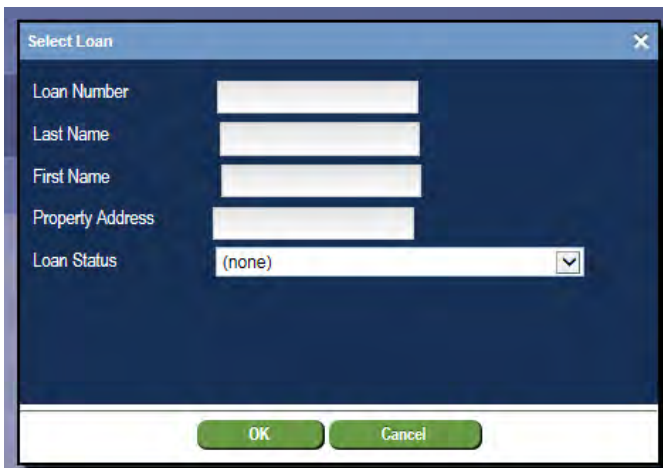


The screenshot shows the Pipeline application interface. At the top, there is a search bar with the text "road" entered. Below the search bar, there is a table with the following columns: File Number, Status, Product, Last Name, First Name, Street Address, City, State, Contractor, LS First Name, LS Last Name, Customer Email, Portal, and Priority. The table contains two rows of data.

File Number	Status	Product	Last Name	First Name	Street Address	City	State	Contractor	LS First Name	LS Last Name	Customer Email	Portal	Priority
161000432	Pending	299	Risk	Shea	1202 Bumpy road	HOLLAND	MI	ClearAllprograms	Linda	Aumann		Internal	0
161000441	No Loan	102	Tudor	Elizabeth	5678 Racecourse Road	BURNT HILLS	NY	ClearAllprograms	Krisly	Benedetti		Internal	0

Using the Search Tool – Advanced Search

The advanced search functionality allows for a more specific search if you wish to narrow your scope. To start, click on Advanced Search in the upper right corner and the advanced search pop-up box will appear.



The screenshot shows a pop-up window titled "Select Loan". It contains several input fields and a dropdown menu. The fields are: Loan Number, Last Name, First Name, Property Address, and Loan Status. The Loan Status dropdown menu is currently set to "(none)". At the bottom of the window, there are two buttons: "OK" and "Cancel".

From this screen, enter the data you wish to search for in the appropriate fields. In the example shown below, we conducted a search for customers with a last name starting with the letter “T” who have a loan status of “paid.”

Select Loan

Loan Number:

Last Name:

First Name:

Property Address:

Loan Status:

OK Cancel

Export to Excel

The Export to Excel button allows you to export all of the loans in your pipeline to Excel for reporting or tracking.

File Number	Status	Product	Last Name	First Name	Street Address	City	State	Contractor	LS First Name	LS Last Name	Customer Email	Portal	Priority
161000432	Pending	269	Risk	Shea	1202 Bumpy road	HOLLAND	MI	CtorAllprograms	Linda	Aumann	Internal	0	
161000433	Approved	269	Letspayer	Lary	100 Debtor Canyon	HOLLAND	MI	CtorAllprograms	Linda	Aumann	Internal	0	

After clicking the button, you will be prompted at the bottom of the screen to open or save the data.

Do you want to open or save PipeLineData.csv from losttest.weccusa.local?

Open Save Cancel

Expand the pipeline view (thus hiding the message box and showing more pipeline data) by clicking the expand icon at the top right corner.

The screenshot displays a software interface for a Pipeline view. At the top, there is a search bar labeled 'Find a Customer' with 'Search' and 'Clear' buttons. Below the search bar, there is a layout selector set to 'Standard Display by Borrower' and a filter dropdown set to '(none)'. The main area contains a table with the following data:

File Number	Status	Product	Last Name	First Name	Street Address	City	State	Contractor	LS First Name	LS Last Name	Customer Email	Portal	Priority
1610000432	Pending	269	Risk	Shea	1202 Bumpy road	HOLLAND	MI	CtorAllprograms	Linda	Aumann		Internal	0
1610000433	Approved	269	Latepayer	Larry	100 Debtor Canyon	HOLLAND	MI	CtorAllprograms	Linda	Aumann		Internal	0
1610000436	Approved	322	Credco	Adolph	12 Clay Way	BRONX	NY	CtorAllprograms			efslotest77@weccu:Consumer		0
1610000440	No Loan	100	Washington	George	1 Capitol Boulevard	ALBANY	NY	CtorAllprograms	Stephanie	Nackers	efslotest162@weccu:Consumer		0

At the bottom of the interface, there is a 'Messages' section with the text 'There are no messages at this time.' A red circle highlights this message box. Another red circle highlights an expand icon in the top right corner of the Pipeline view.

Loan Status

From the portal, you can view the current status of each customer loan. As applications move through the various phases of the approval process, loan statuses are updated, noting any outstanding tasks or items. Important dates are also noted in the portal. For your reference, each loan status is defined below.

Presubmit – A loan application has been started in the customer portal by the customer but has not yet been submitted.

Received – The application has been received by EFS and data is being entered by a team member.

Processed – Application data has been entered by a team member and has been assigned to a loan specialist for underwriting.

Pending – The application requires further review by a loan specialist before a decision can be made.

Conditional Preapproval – The application has been preapproved and is in the 60-day loan preapproval timeframe.

QA Review – The loan specialist has completed underwriting and the file is ready for management review.

Final Preapproval – For New York applications only: QA review is complete and the system is communicating with Optix to obtain work scope approval before issuing loan documents.

Approved – The manager has approved the application and loan documents will be issued.

Change Order – If a change order is received after a loan is approved, it will be placed into Change Order status while the change order is reviewed by EFS staff.

Loan Docs Sent – Loan documents have been prepared and are available for customer signature.

Loan Docs Accepted with Conditions Pending – Signed loan documents have been received and accepted by EFS. The contractor can begin work, but specific conditions must be met before the contractor can be paid.

Loan Docs Accepted – Signed loan documents have been received and accepted by EFS, and the contractor can begin work. No outstanding conditions remain.

Funding – All required documents have been received and the loan is in processing for payment.

Paid – The file has been processed and payment has been issued to the contractor.

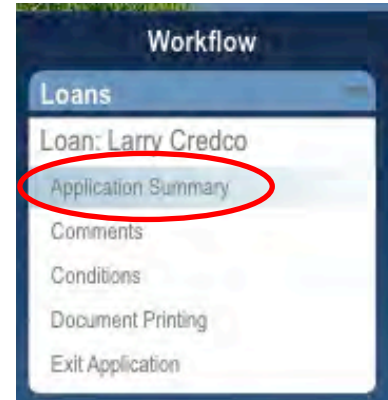
Withdrawn – The customer has requested to withdraw their application, or the application was inactive for more than 90 days.

Cancelled – A loan application was started in the customer portal by the customer, but not submitted within 60 days.

Loan Summary Screen

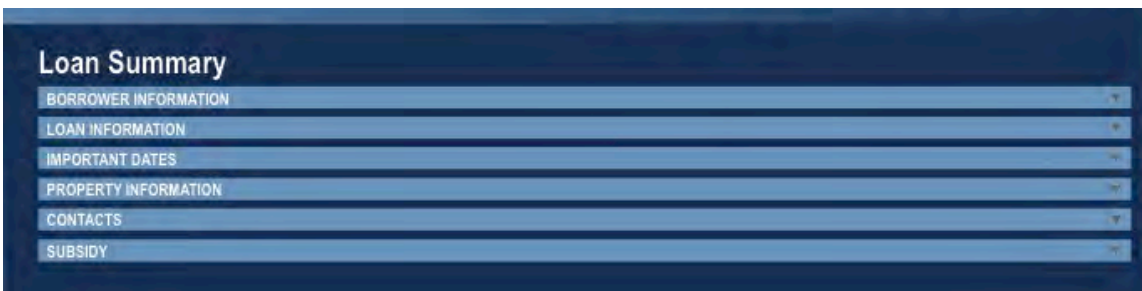
The Loan Summary screen provides you with more detailed information about your customer's loan. The task contains the following sections: Borrower Information, Loan Information, Important Dates, Property Information, and Contacts. Each section is detailed below.

To get to the Loan Summary option, open the loan and click on Loan Summary in the Workflow menu.



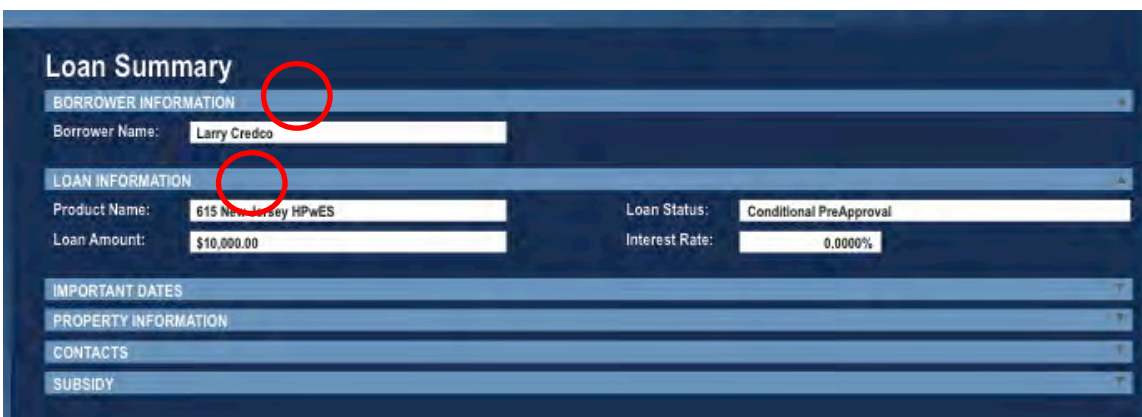
At first, the sections will be minimized as shown below in Example 1.

Example 1 – Default view



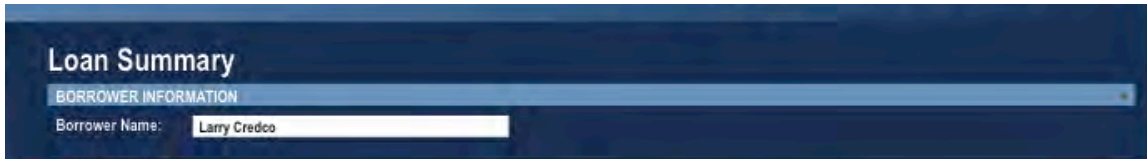
To expand each section as you wish to view it, click anywhere on the section header as show below.

Example 2 – Expanding the view



Borrower Information Tab

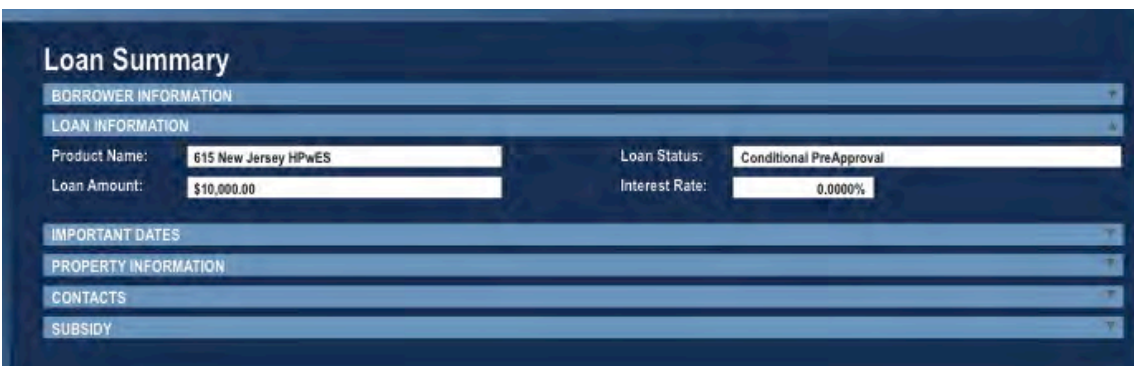
The borrower name is shown here. If there is a co-borrower, that information is displayed here also.



The screenshot shows a dark blue interface with the title "Loan Summary" at the top left. Below it is a horizontal tab labeled "BORROWER INFORMATION" with a dropdown arrow. Underneath, the text "Borrower Name:" is followed by a white input field containing the name "Larry Credco".

Loan Information Tab

Here you can see the loan product, loan amount, interest rate, and the current loan status. Loan statuses are defined on page six in the Loan Status section.



The screenshot shows a dark blue interface with the title "Loan Summary" at the top left. Below it are two horizontal tabs: "BORROWER INFORMATION" and "LOAN INFORMATION", both with dropdown arrows. Under "LOAN INFORMATION", there are four rows of data: "Product Name:" with the value "615 New Jersey HPwES", "Loan Status:" with "Conditional PreApproval", "Loan Amount:" with "\$10,000.00", and "Interest Rate:" with "0.0000%". Below these are four more tabs: "IMPORTANT DATES", "PROPERTY INFORMATION", "CONTACTS", and "SUBSIDY", each with a dropdown arrow.

Important Dates Tab

All dates associated with the loan are displayed in this section. As loan status changes throughout processing, important dates will be updated in the system and displayed here. Some dates may never populate, like Pending Date or Final Preapproval Date, if the loan does not move into that status. Please refer back to the Loan Status section on page six for status descriptions.



The screenshot shows a dark blue interface with the title "Loan Summary" at the top left. Below it are three horizontal tabs: "BORROWER INFORMATION", "LOAN INFORMATION", and "IMPORTANT DATES", all with dropdown arrows. Under "IMPORTANT DATES", there are two columns of date fields, each with a calendar icon and a checkbox. The first column includes: "Processed Date:" (03/17/2016), "Pending Date:" (empty), "Conditional Preapproved Date:" (03/17/2016), "Final Pre-Approval Date:" (empty), "Contractor Paid Date:" (empty), and "Loan Docs Sent Date:" (empty). The second column includes: "Loan Pre-Approval Expiration Date:" (05/16/2016), "QA Review Date:" (empty), "Approval Date:" (empty), "Loan Approval Expiration Date:" (empty), "Loan Docs Accepted:" (empty), "Loan Docs Received Date:" (empty), and "Loan Docs Accepted w/ Conditions:" (empty). Below these are three more tabs: "PROPERTY INFORMATION", "CONTACTS", and "SUBSIDY", each with a dropdown arrow.

Processed Date:	03/17/2016	<p>The contractor paid date is the date Energy Finance Solutions initiated payment to the contractor. If you have elected to receive payment by ACH the funds should be in your designated account on the next business day following this date. If you receive payment by check you should receive the check in the 7 – 10 business days after this date.</p>	
Pending Date:	---		
Conditional Preapproved Date:	03/17/2016		
Final Pre-Approval Date:	---		
Contractor Paid Date:	---		
Loan Docs Sent Date:	---		
Loan Docs Accepted:	---	Loan Docs Received Date:	---

Important note: Contractor Paid Date is the date that EFS initiated payment to the contractor. Depending upon the method of deposit, the actual date of deposit may vary. Positioning the mouse pointer over the question mark in this section reveals this explanation.

Property Information Tab

This section shows the installation address for the project, as provided by the customer on the credit application.

Loan Summary

- BORROWER INFORMATION
- LOAN INFORMATION
- IMPORTANT DATES
- PROPERTY INFORMATION

Property Address Line 1: 8621 Whitney Lane

Property Address Line 2: _____

Property Address City: Trenton

Property Address State: NJ ZIP: 08206-

- CONTACTS
- SUBSIDY

Contacts Tab

This section shows the loan specialist assigned to the loan, his/her email address, and phone number.

Loan Summary

- BORROWER INFORMATION
- LOAN INFORMATION
- IMPORTANT DATES
- PROPERTY INFORMATION
- CONTACTS
- SUBSIDY

Loan Specialist Name: Amanda Kluever

Loan Specialist Email: akluever@weccusa.org

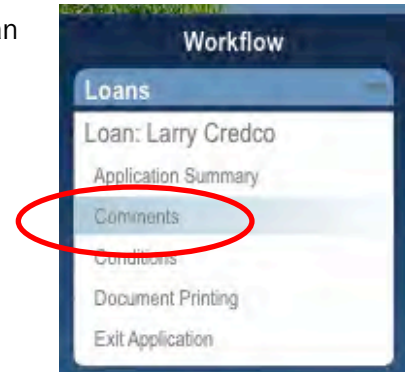
Loan Specialist Phone: (608) 723-6945

Loan Comments Screen

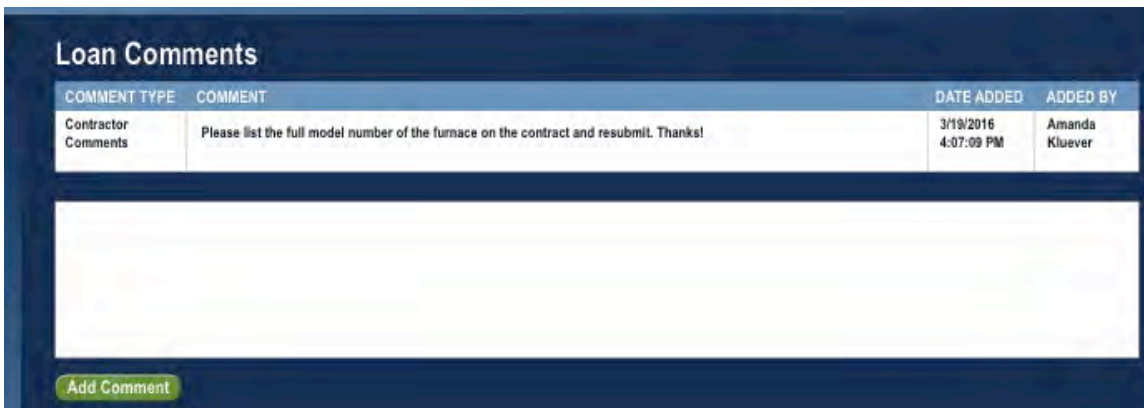
The contractor portal allows you to communicate with EFS staff about your customers' loans without emailing us directly. Because the comments are specific to the loan for which they are entered, there is no need to reference the loan number or customer name. All comments you enter will be viewable by EFS staff only.

A new comment automatically generates an email notification for the assigned loan specialist. You will also receive an email notification when an EFS staff member adds a comment to a loan, ensuring that communications do not go unnoticed.

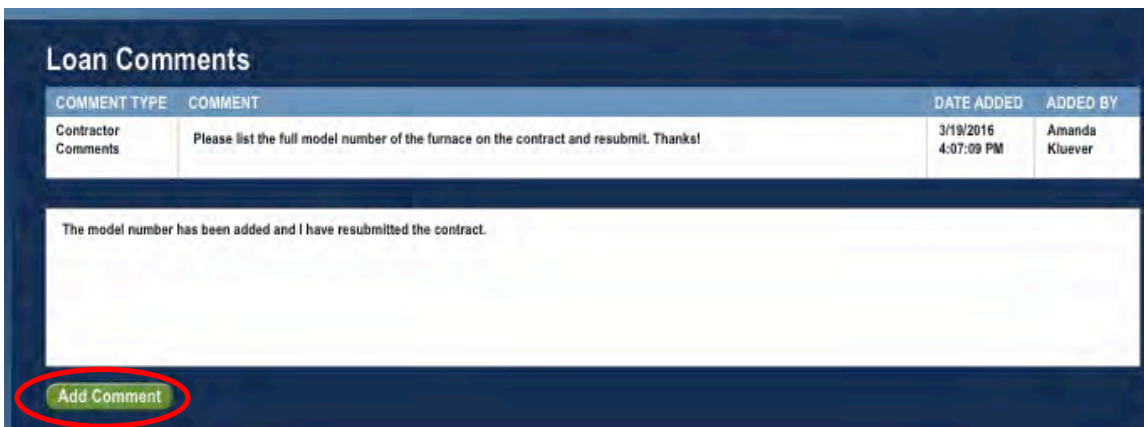
To view or enter a comment, open the loan and then click on the Loan Comments task in the Workflow menu.



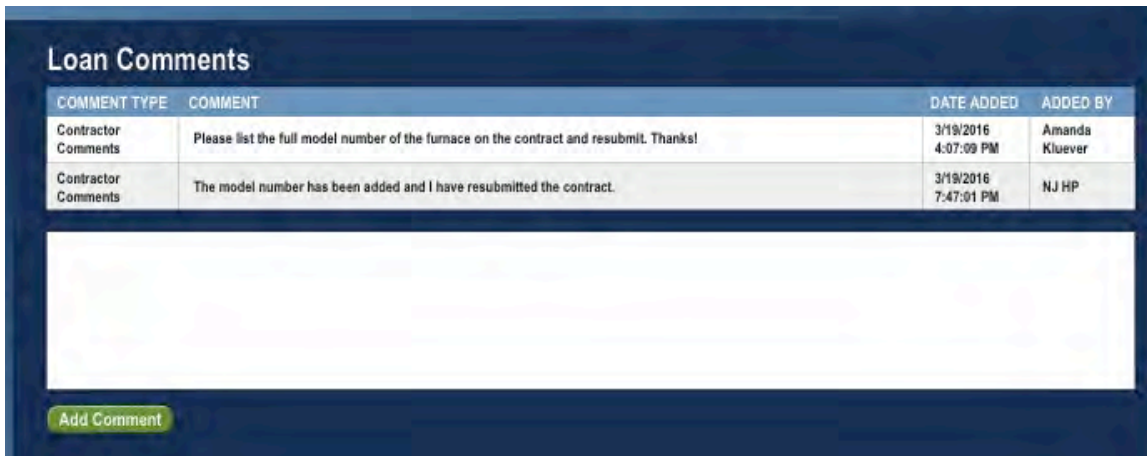
Any comments entered will show in the middle of the screen. You can view the comment text, the name of the person who entered the comment, and the date and time it was entered.



To enter a comment, simply type the text you wish to enter in the box and click the Add Comment button.



Once the Add Comment button is clicked, the comment is viewable immediately and cannot be modified or deleted.

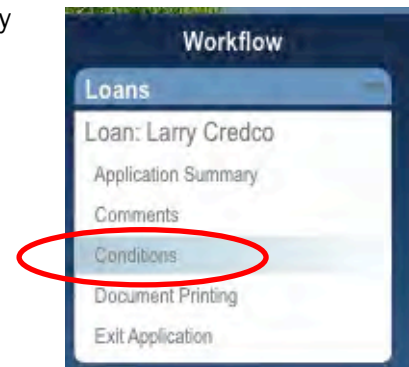


COMMENT TYPE	COMMENT	DATE ADDED	ADDED BY
Contractor Comments	Please list the full model number of the furnace on the contract and resubmit. Thanks!	3/19/2016 4:07:09 PM	Amanda Kluever
Contractor Comments	The model number has been added and I have resubmitted the contract.	3/19/2016 7:47:01 PM	NJ HP

[Add Comment](#)

Loan Conditions Screen

In addition to viewing conditions on the preapproval letter, you may now view any condition assigned to a loan by selecting Loan Conditions in the Workflow.



Once in the task, the default view shows all unapproved conditions (see Example 1 below). However, you can modify your view by using the dropdown menus at the top of the screen to filter which conditions appear on your screen (see Example 2 below). The Category Filter allows you to see conditions by category such as Project Documents or Utility Confirmation. The View Filter allows you to see all conditions, or only approved or unapproved conditions.

Example 1 – Default View

Conditions

Please review the Contractor Conditions below to see the documents you will need to provide to us. Click on the icon located next to each condition to upload the requested items. To view the status of other conditions, you may expand the Borrower and Lender sections below by clicking on the headers.

Category Filter: View Filter:

CONDITIONS TO BE SATISFIED BY THE CUSTOMER

Approved	Description
No	Provide documentation for all sources of income listed for the borrower(s). Income documentation requirements can be found on the Credit and Income Screening Application.
No	A processing fee of \$150.00 is required to generate your loan documents for approval. Payment can be made by sending a personal check to EFS at the address listed on this letter, or the processing fee can be added to the total loan amount financed. If prepayment of the fee is not received by the time loan documents are generated the fee will be included in the amount financed.

CONDITIONS TO BE SATISFIED BY THE CONTRACTOR

Approved	Description
No	NY Home Performance with ENERGY STAR project approval by CleaResult, complying with all program requirements. Project approval cannot be provided until the income screening has been completed and an interest rate assigned.

CONDITIONS TO BE SATISFIED BY THE LENDER

Example 2 – Category and View Filters

Pipeline

Export to Excel

Layout:

File

- Display by contractor
- Pipeline by Loan Program
- Address
- Loan Officer/Processor
- Name, Status, and Property Address
- Loans with Status Date
- Subsidy

File	Name	Address	Loan Officer/Processor	Name, Status, and Property Address	Loans with Status Date	Subsidy
1610000436	Approved	322	Credco			
1610000440	No Loan	100	Washington			

Find a Customer

Filter:

- Presubmit
- Cancelled
- Received
- Processed
- Pending
- Conditional Preapproval
- Denied
- Final Preapproval
- QA Review
- Approved
- Loan Docs Sent
- Loan Docs Accepted
- Loan Docs Accepted with Conditions
- Funding Queue
- Paid
- Withdrawn
- Change Order
- Suspended

You can see conditions to be satisfied by the customer, contractor, and lender. The conditions that must be satisfied by the contractor are located in the middle of the screen. Any unapproved conditions will feature an edit icon on the left which allows you to upload supporting documentation directly to the condition. Important note: Although you can view all conditions, as a contractor you can only upload documents to the conditions that must be satisfied by you.

Conditions

Please review the Contractor Conditions below to see the documents you will need to provide to us. Click on the icon located next to each condition to upload the requested items. To view the status of other conditions, you may expand the Borrower and Lender sections below by clicking on the headers.

Category Filter: (none) View Filter: Unapproved Conditions

CONDITIONS TO BE SATISFIED BY THE CUSTOMER

Approved	Description
No	Provide documentation for all sources of income listed for the borrower(s). Income documentation requirements can be found on the Credit and Income Screening Application.
No	A processing fee of \$150.00 is required to generate your loan documents for approval. Payment can be made by sending a personal check to EFS at the address listed on this letter, or the processing fee can be added to the total loan amount financed. If prepayment of the fee is not received by the time loan documents are generated the fee will be included in the amount financed.

CONDITIONS TO BE SATISFIED BY THE CONTRACTOR

Approved	Description
No	NY Home Performance with ENERGY STAR project approval by CleaResult, complying with all program requirements. Project approval cannot be provided until the income screening has been completed and an interest rate assigned.

CONDITIONS TO BE SATISFIED BY THE LENDER

To upload a document to the condition, click on the edit button. The Document Upload screen will appear; click the Select File button to browse your computer for the document you wish to upload. The system will allow you to upload the following file types: .PDF; .JPG; .JPEG; .GIF; .TIF; .TIFF; .PNG and .BMP.

Workflow

Loans
 Loan: Mary Mortgage
 Application Summary
 Comments
 Conditions
 Document Printing
 Exit Application

Tools
 Administration

Category Filter: (none) View Filter: Unapproved Conditions

CONDITIONS TO BE SATISFIED BY THE CUSTOMER

CONDITIONS TO BE SATISFIED BY THE CONTRACTOR

Document Upload

Document Needed: HP Approval Close

Important: Maximum file upload size is 20 MB

Select File Please select file to upload.

Comment:

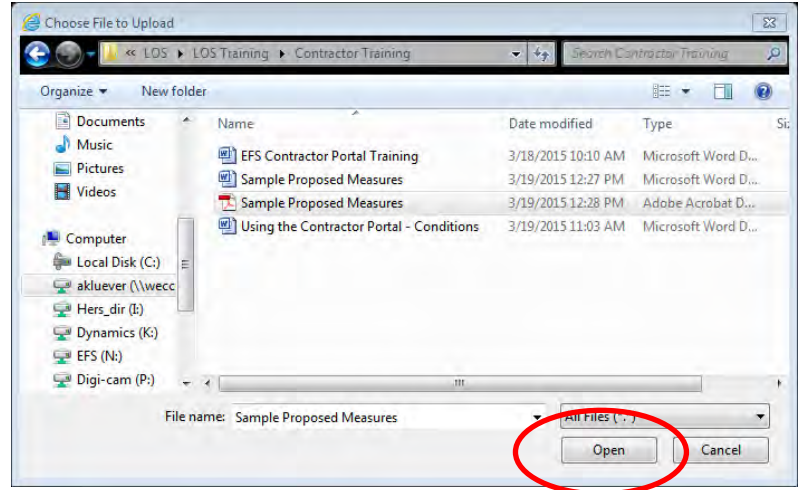
Document History

Date Created	Document Type	File Name	Comment

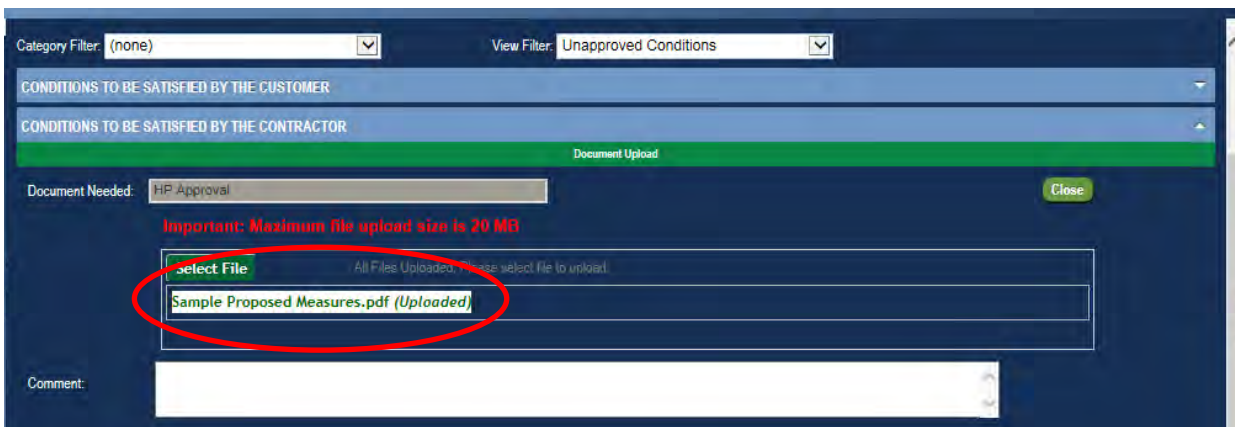
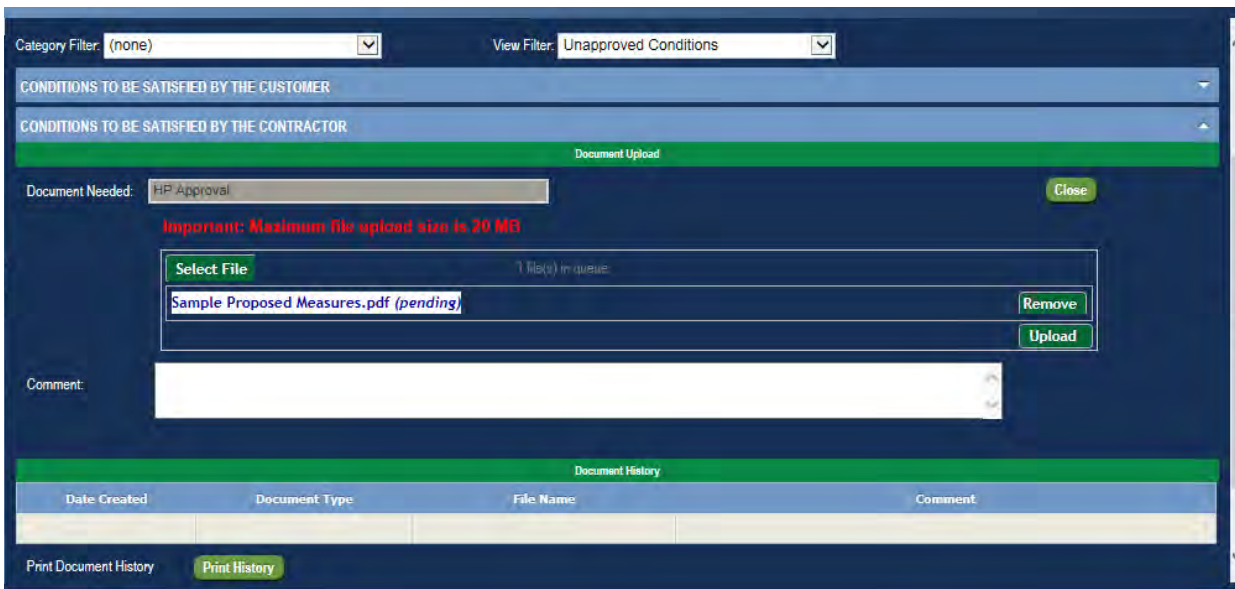
Print Document History Print History

CONDITIONS TO BE SATISFIED BY THE LENDER

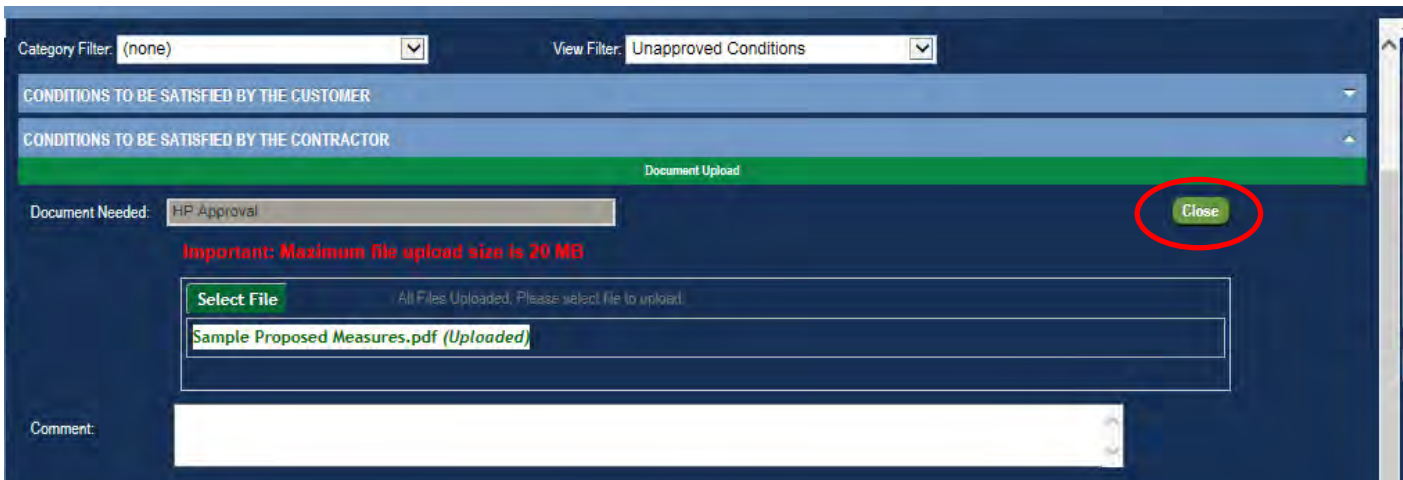
In the upload window, highlight the document you wish to upload and click Open.



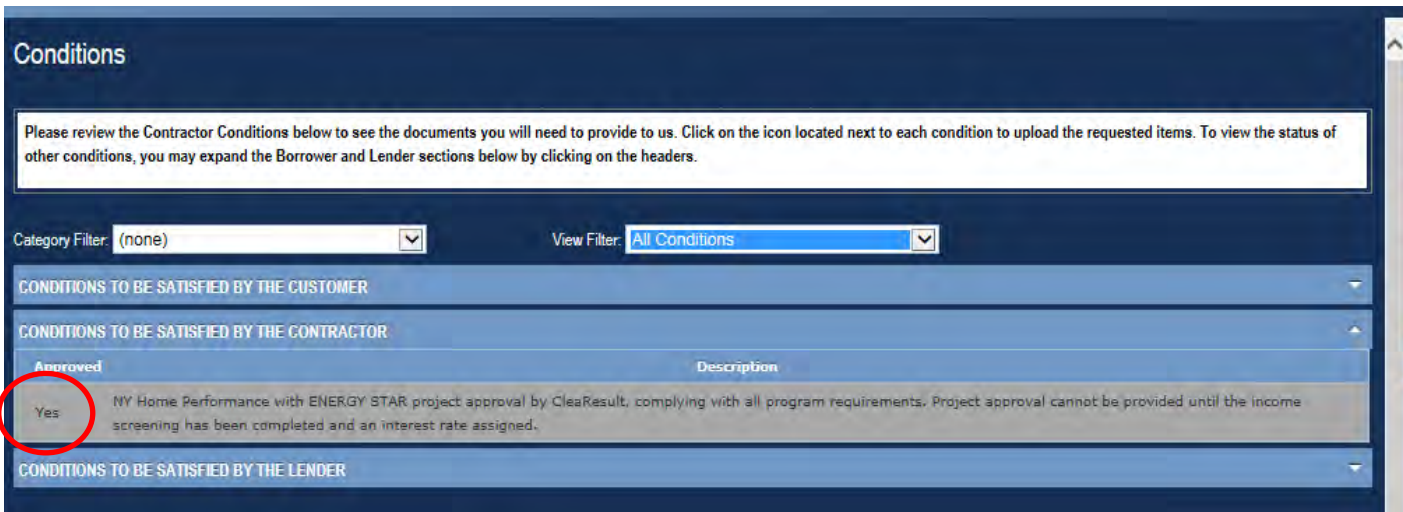
Once the document uploads, you will see a message stating that the file uploaded successfully.



To close the Document Upload window, click the Close button.



Once the loan specialist has reviewed and accepted the document you uploaded for the condition, it will show a Yes answer within the Approved column of the table and the edit button will no longer be displayed. Important note: In order to see the approved condition, you must have selected All Conditions or Approved Conditions from the dropdown menu. Otherwise, the satisfied condition will not show automatically since the default view is Unapproved Conditions.



If you wish to view the history of the documents you have uploaded, you can do so only until the loan specialist has approved the condition(s). Once approved, the condition will no longer be in edit mode. To view the history, click on the edit button and look for the Document History section within the condition. Clicking the Print History button will allow you to print the record shown on the screen (see Example 3 below).

Document Set: Loan Preapproval Send for Esign Print

Select/Deselect All Customer agrees to Esignature

Description	Name	Vendor	Borrower(s)	File Name
<input type="checkbox"/> NYSERDA Loan Preapproval Letter	WNYS0012	V	Mary Mortgage	WNYS0012
<input type="checkbox"/> Multi Family Acknowledgment	WNYS0013	V	Mary Mortgage	WNYS0013

DOCUMENT HISTORY

Date Created	Document Description	Document Type	File Name	Comment
10/19/2016 8:19:00 AM	NYSERDA Loan Preapproval Letter	WNYS0012		
10/19/2016 8:17:47 AM	NYSERDA Loan Preapproval Letter	WNYS0012		
10/19/2016 8:16:03 AM	NYSERDA Loan Preapproval Letter	WNYS0012		
10/19/2016 8:03:52 AM	NYSERDA Loan Preapproval Letter	WNYS0012		
10/19/2016 8:02:31 AM	NYSERDA Loan Preapproval Letter	WNYS0012		
10/18/2016 5:19:15 PM	NYSERDA Loan Preapproval Letter	WNYS0012		

Print Document History **Print History**

ESIGN HISTORY

Example 3 – Print History Report

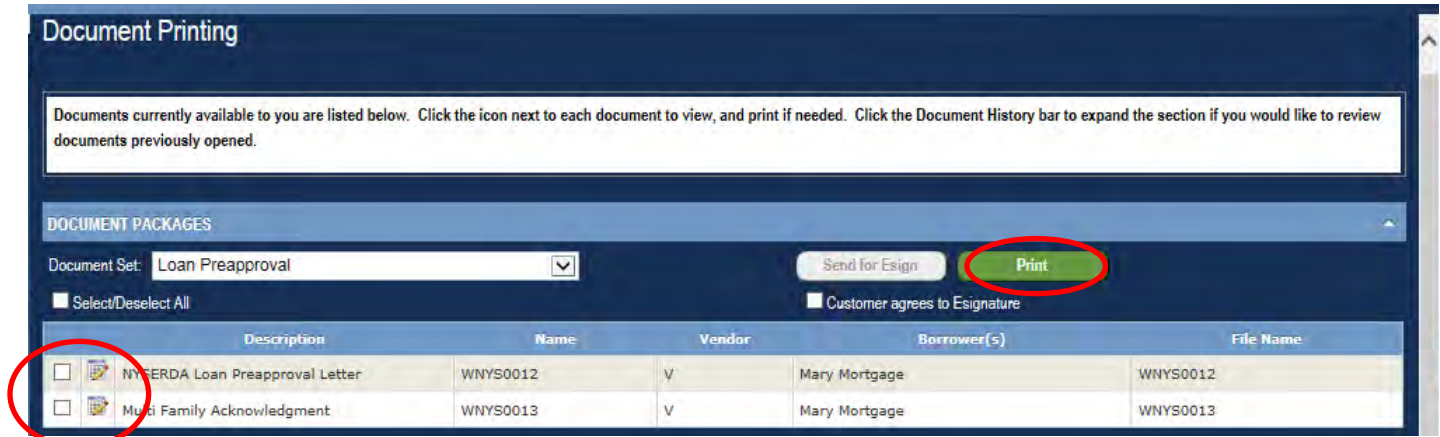
Document Upload History

Borrower Name: Larry Credco
Loan Number: 1503000472
Property Address: 8621 Whitney Lane
 Trenton, NJ, 08206

Date Created	File Name	Comment
03/19/2015 12:36:50	Sample Proposed Measures.pdf	

Document Printing Screen

The Document Printing screen is where you can find the preapproval, pending, denial, and approval letters, as well as the loan documents, for each loan. As the loan moves through the application process, the corresponding documents will automatically be available to you.



To view the document(s), simply click on the edit icon, or check the box next to each document. Then, click the Print button.

The table below shows which document(s) are visible while the loan is in a particular status.

Status	Document(s) Visible
Pending	Pending Letter
Conditional Preapproval	Conditional Preapproval Letter
QA Review	Conditional Preapproval Letter
Approved	Approval Letter, Promissory Note
Loan Docs Sent	Approval Letter, Promissory Note
Loan Docs Accepted w/ Conditions Pending	Approval Letter, Promissory Note
Denied	Denial Letter

Exiting a Loan

To exit a loan, simply click Exit Loan in the Workflow and you will return to the pipeline view.

