EFS Contractor Portal Training

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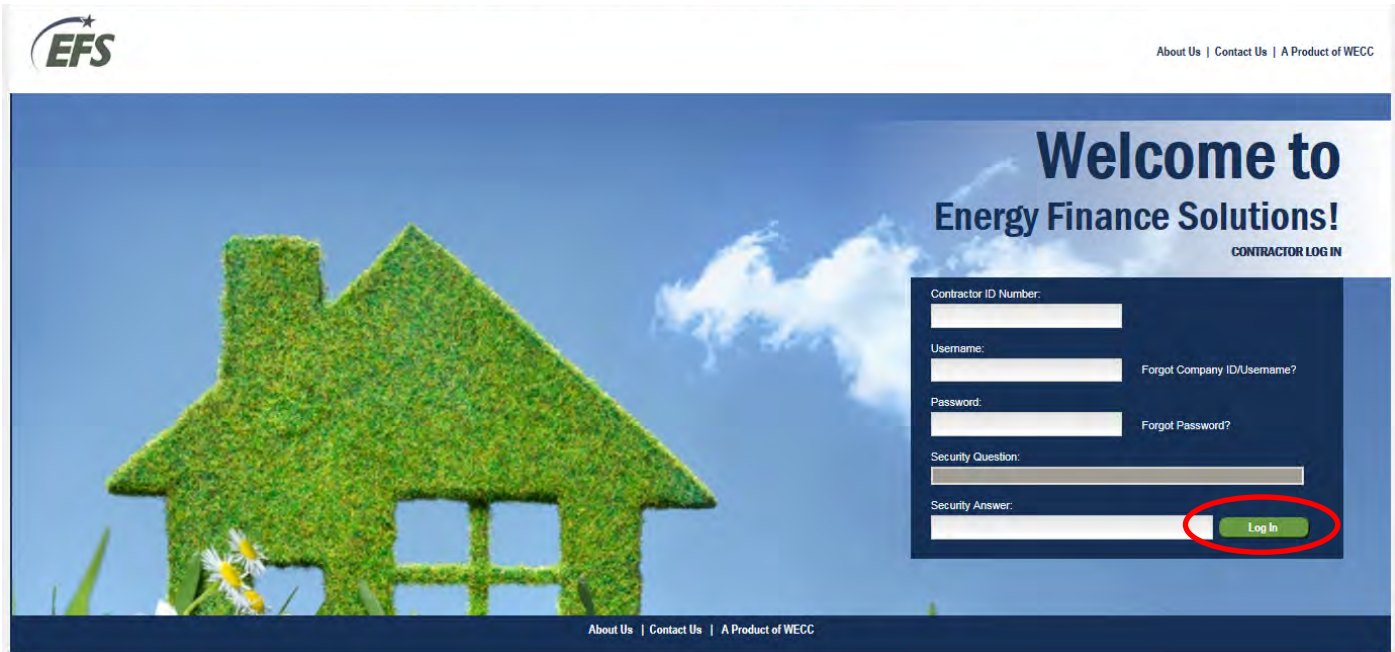
This will take you to your customer pipeline, where you can view all loans currently associated with your company.

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.
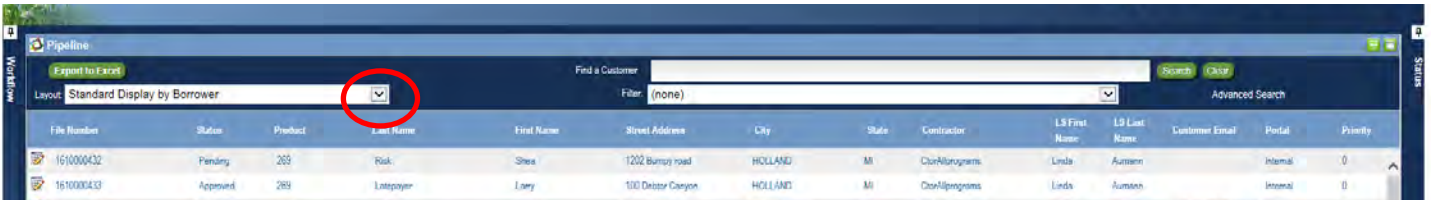

From here, you can select a different layout in the dropdown box, find a customer using the search tool, or export your pipeline to Excel. Each of these options is described in more detail below.

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.

Click on a field name in the header to sort by information type.
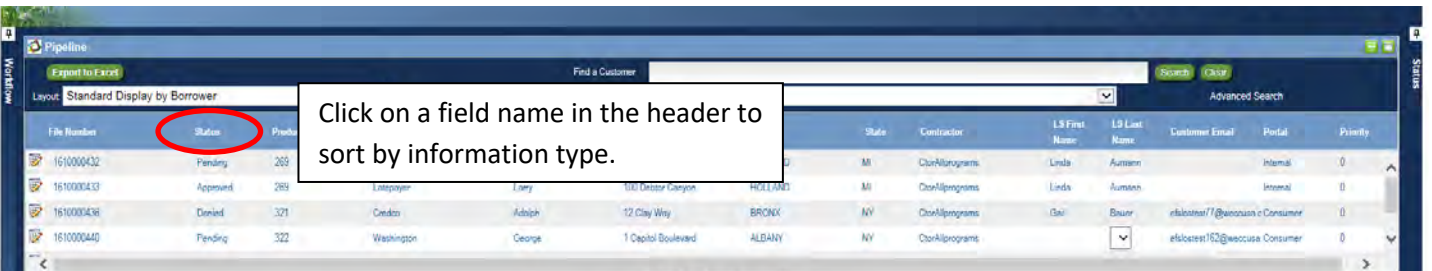
Using the Search Tool – Simple Search

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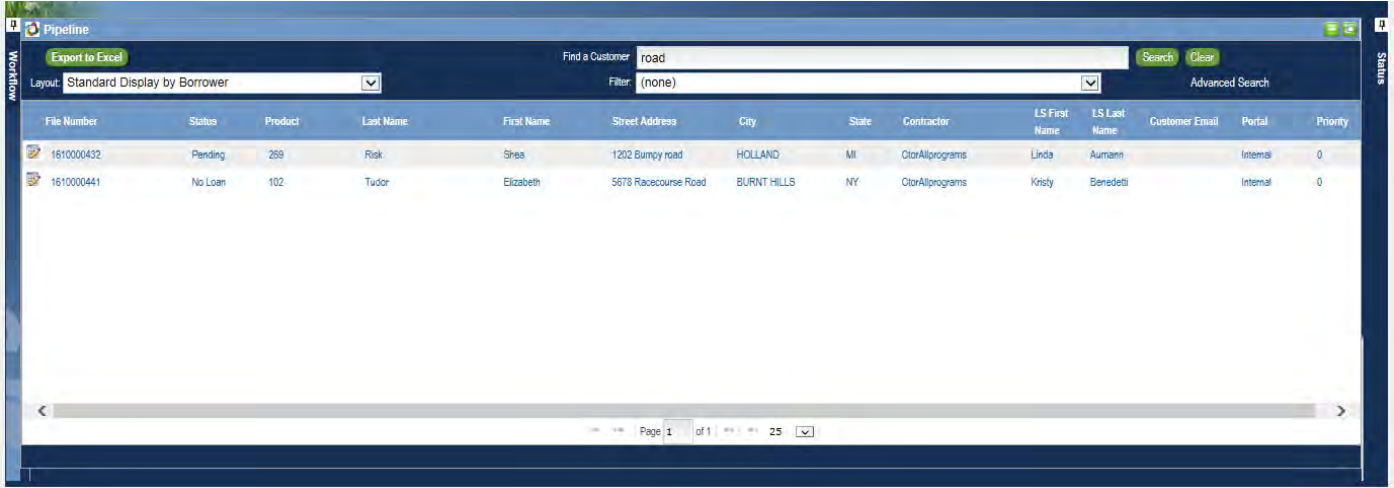
In the first example below, a search for the word "main" was conducted by entering "main" in the Find a Customer field and clicking on the Search button. The two files including the word "main" are shown in the pipeline.

Example 1
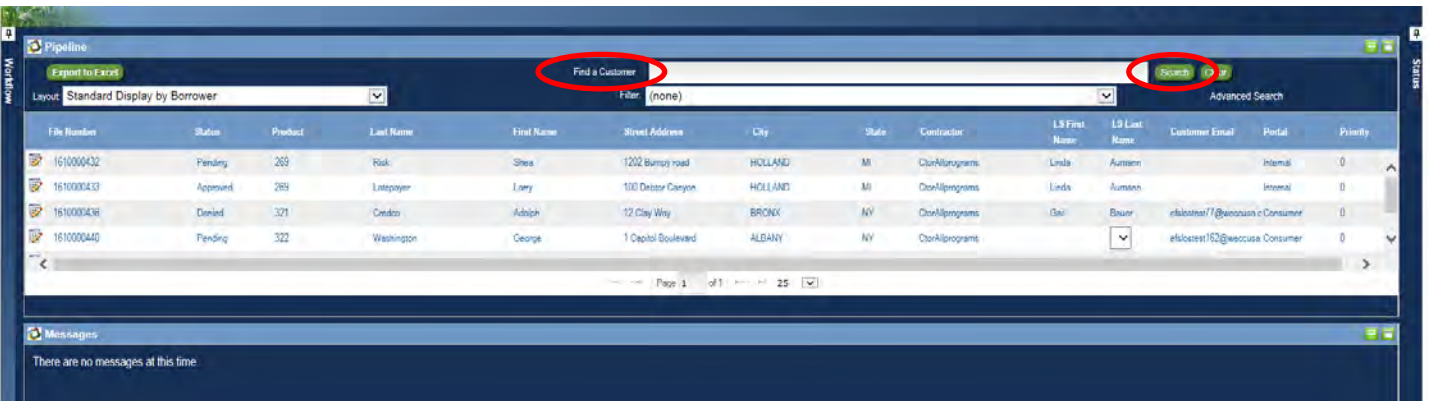
In the second example, a search for the word "road" was conducted. All files with any instance of the word road are shown in the pipeline.
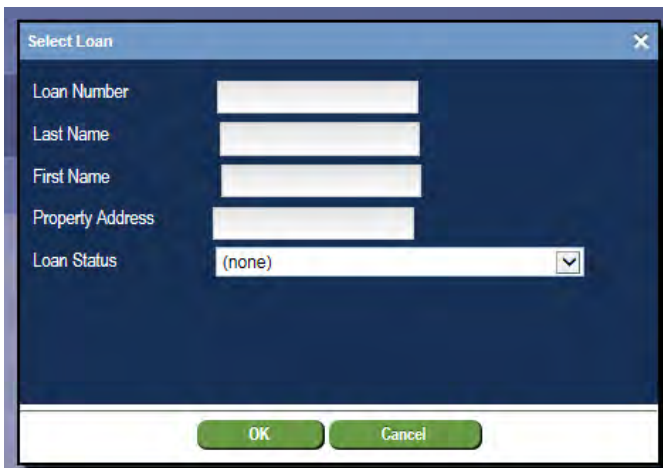
Example 2

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.

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."

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.

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

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

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.

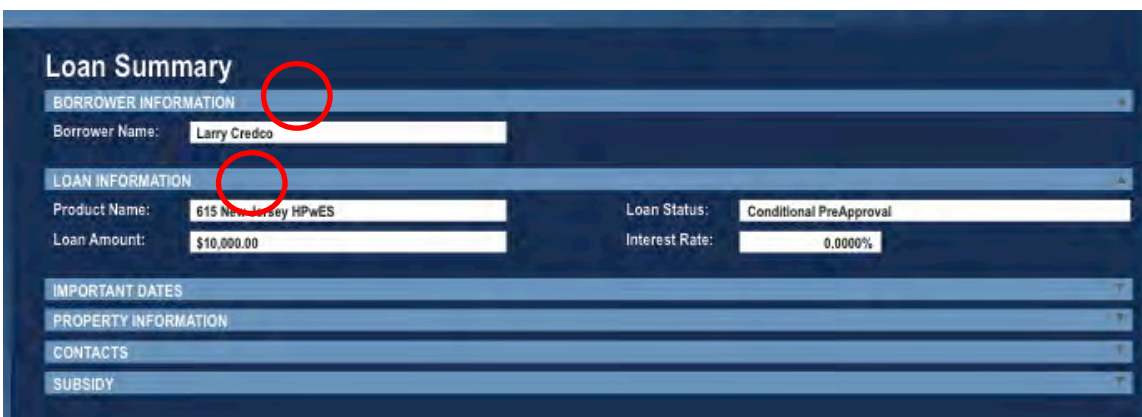To get to the Loan Summary option, open the loan and click on Loan Summary in the Workflow menu.
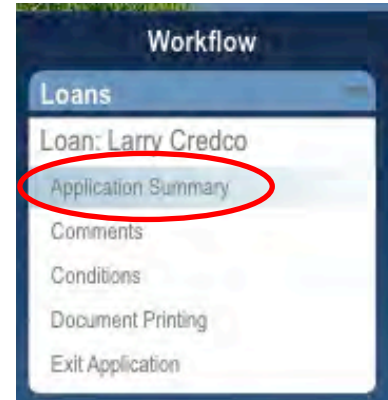
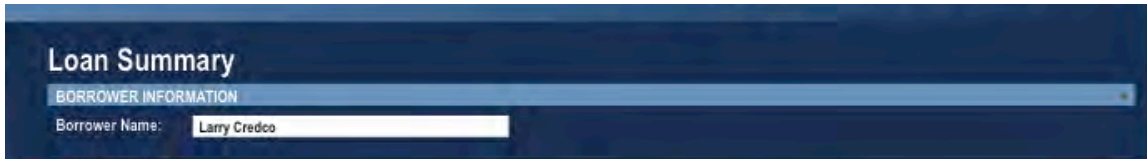At first, the sections will be minimized as shown below in Example 1.

Example 1 – Default view
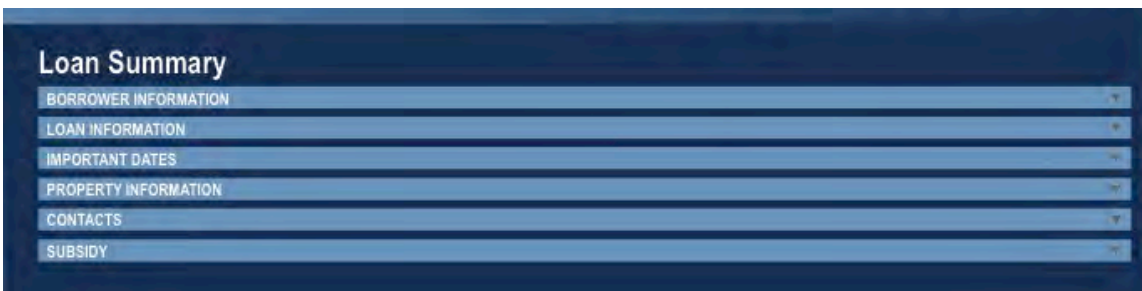
To expand each section as you wish to view it, click anywhere on the section header as show below.

Example 2 – Expanding the view

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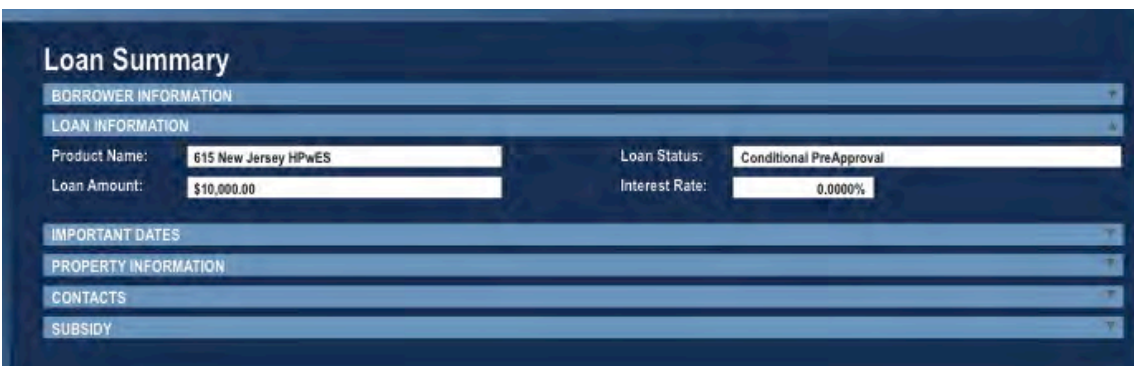
The borrower name is shown here. If there is a co-borrower, that information is displayed here also.

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.

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.

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.

Contacts Tab

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

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.
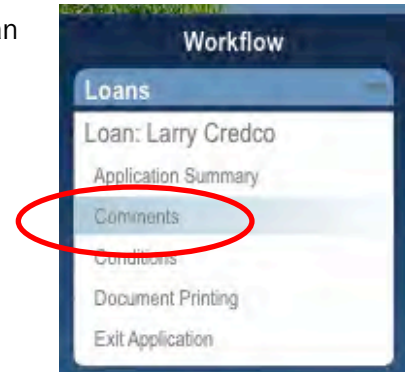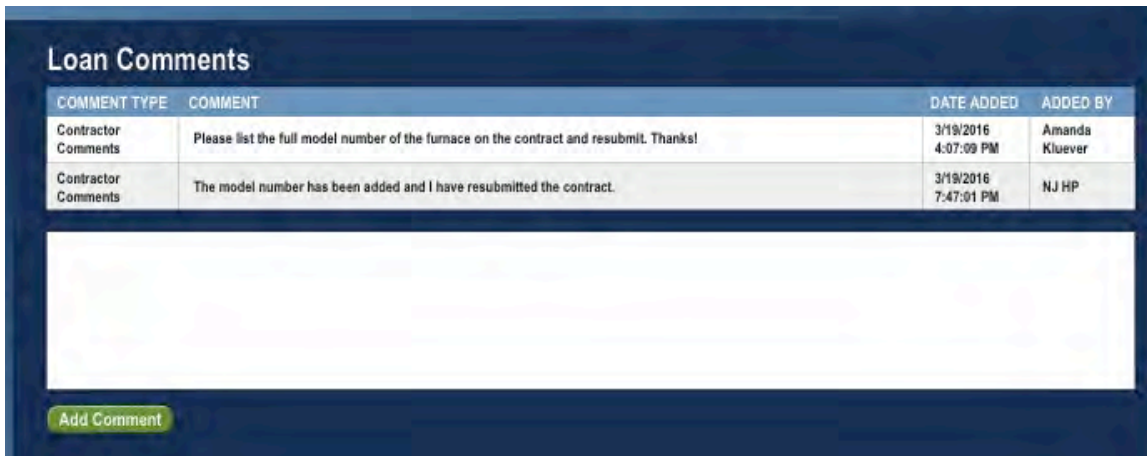

Any comments entered will show in the middle of the screen. You can view the comment text, the name of the person who entered the comment, and the date and time it was entered.
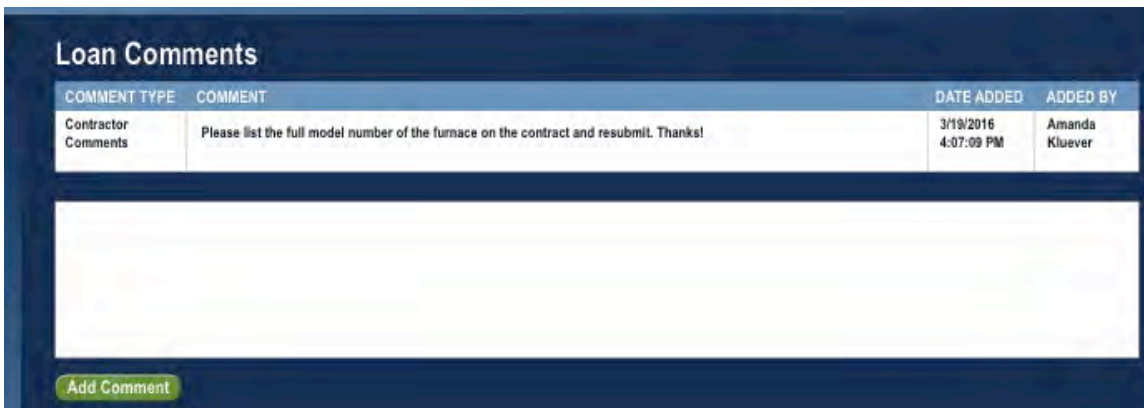
To enter a comment, simply type the text you wish to enter in the box and click the Add Comment button.
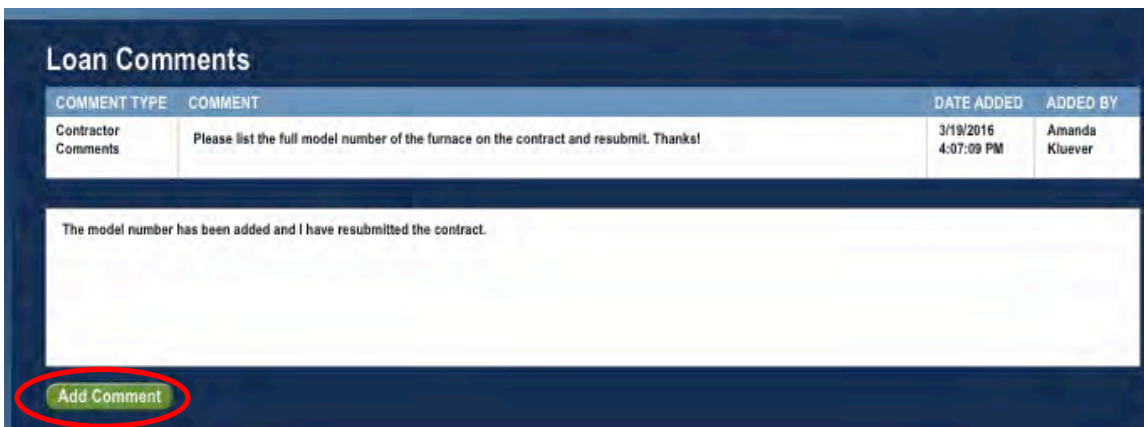
Once the Add Comment button is clicked, the comment is viewable immediately and cannot be modified or deleted.
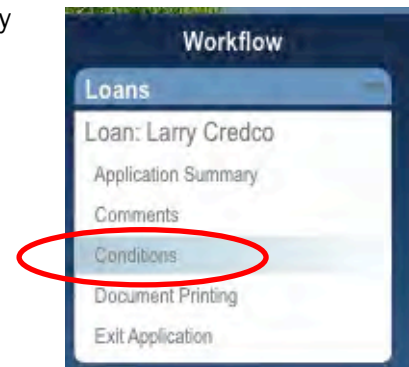

Loan Conditions Screen

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

Example 2 – Category and View Filters

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 <u>only</u> upload documents to the conditions that must be satisfied by you.

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.

In the upload window, highlight the document you wish to upload and click Open.
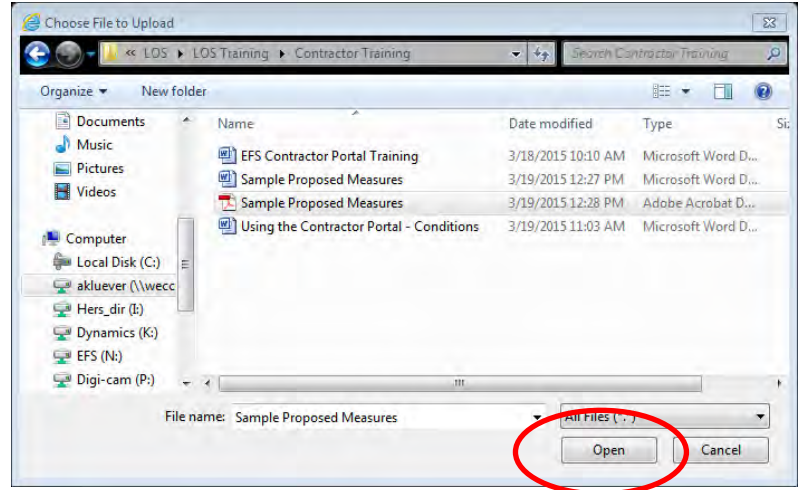
Once the document uploads, you will see a message stating that the file uploaded successfully.
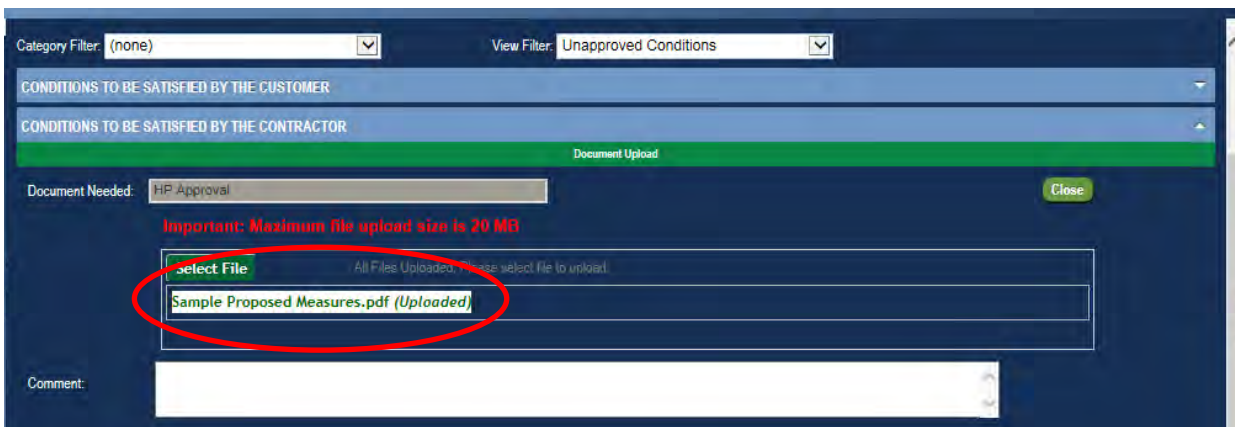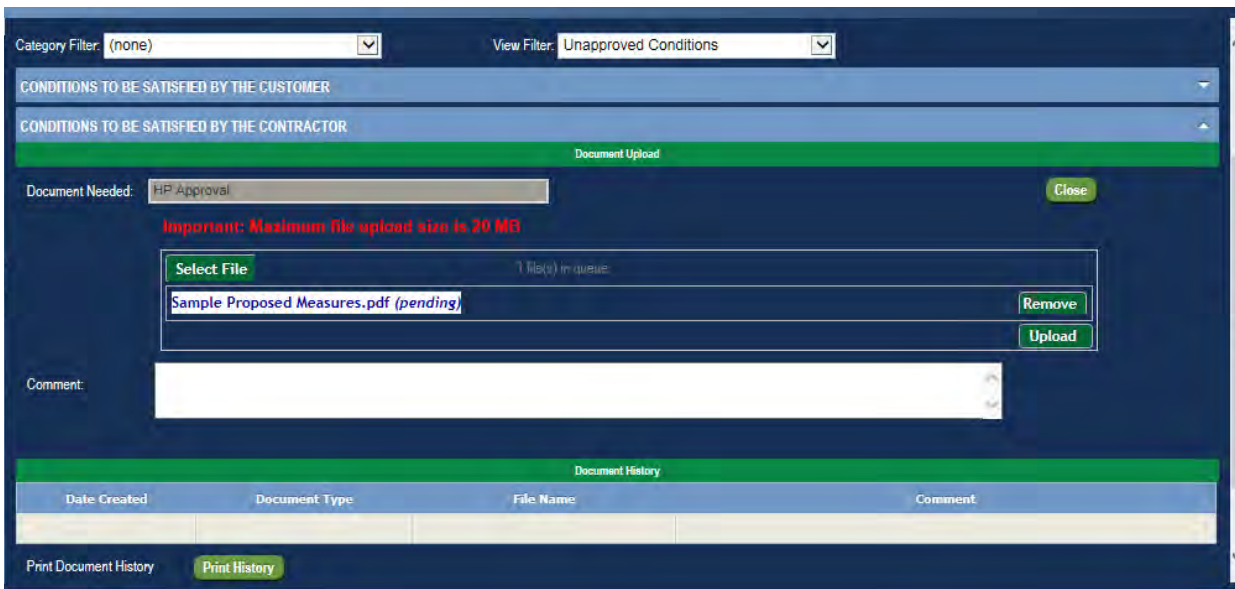
To close the Document Upload window, click the Close button.

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 appr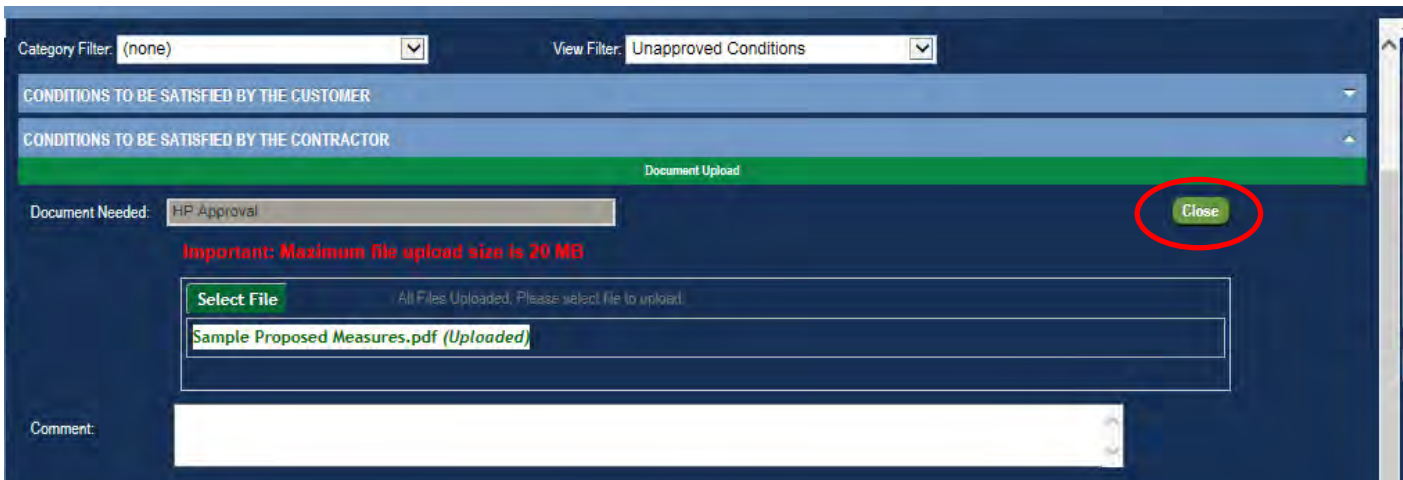oved condition, you must have selected All Conditions or Approved Conditions from the dropdown menu. Otherwise, the satisfied condition will not show automatically since the default view is Unapproved Conditions.
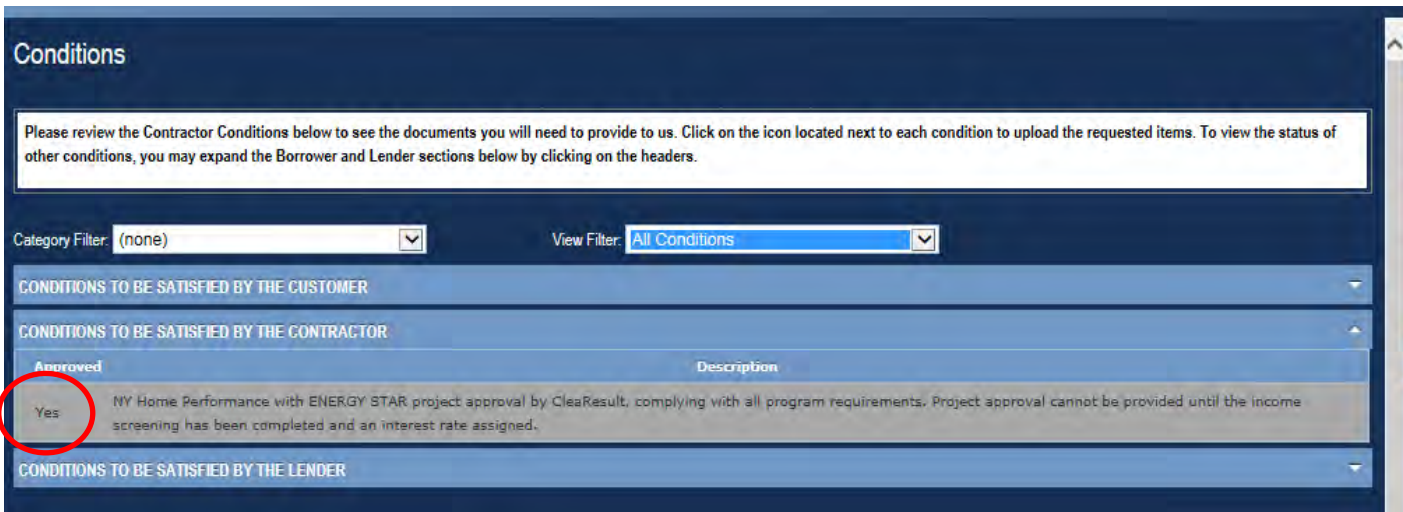
If you wish to view the history of the documents you have uploaded, you can do so only until the loan specialist has approved the condition(s). Once approved, the condition will no longer be in edit mode. To view the history, click on the edit button and look for the Document History section within the condition. Clicking the Print History button will allow you to print the record shown on the screen (see Example 3 below).

Example 3 – Print History Report

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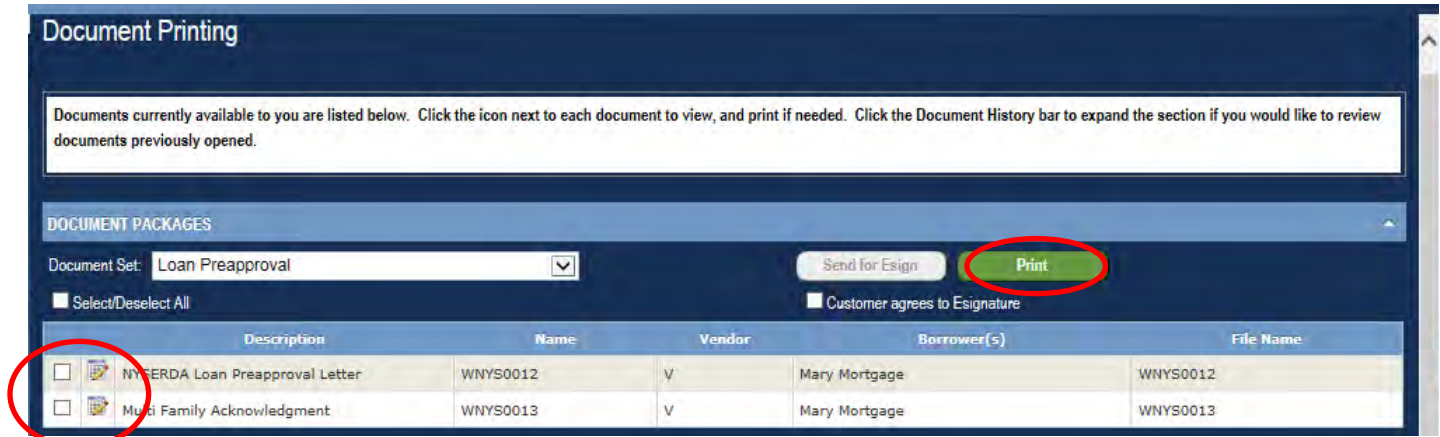
To view the document(s), simply click on the edit icon, or check the box next to each document.
Then, click the Print button.

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.