 Slipstream financial services	<b>Energy Finance Solutions</b> <b>VelocityGO Procedures</b>  <b>Contractor Application Entry</b>	Procedure #	
		Revision #	3.0
Role	Contractor	Implementation Date	4.25.2024
		Last Reviewed/Update Date	1/5/2022

### A. Purpose

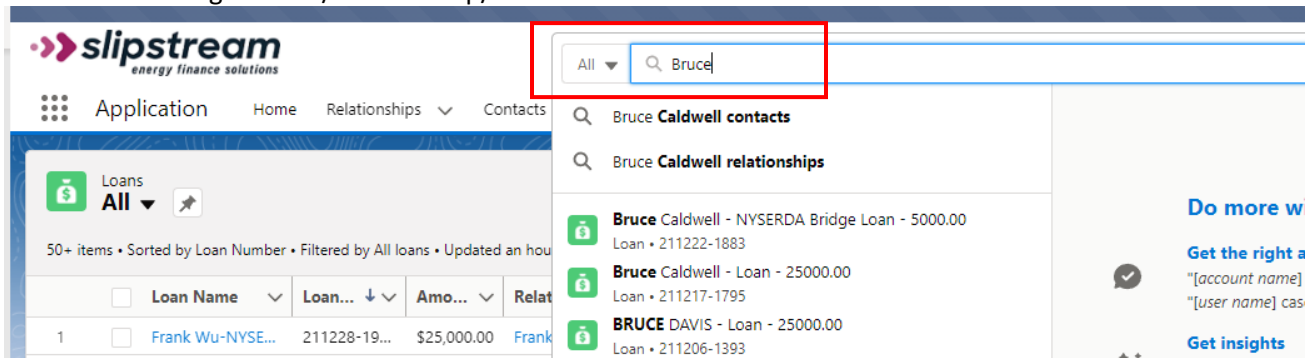
The purpose of this procedure is to describe the steps required for data entry of a manual loan application in the VelocityGO system.

### B. Scope

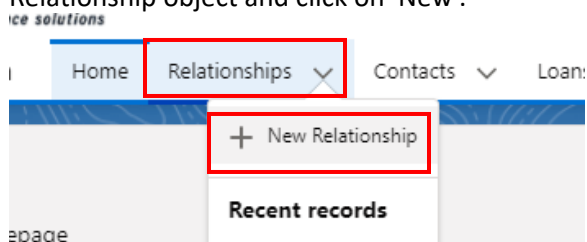
This procedure applies to all loan applications entered manually by Contractors into the nCino system.

### C. Procedure

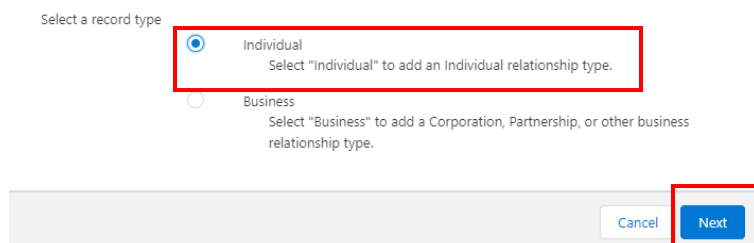
#### 1. Search for Existing Contact/Relationship/Loan.



#### 2. If Relationship/Contact already exists, skip to Step 7. If this is for a new Contact/Relationship - Navigate to Relationship object and click on 'New'.



#### 3. Select 'Individual' as Customer Type and click Next.



4. Enter the customer's Name and e-mail address and under "Institution" enter the Business Channel (ex. For NY loans enter 'New York'). Click Save.

### New Relationship: Individual

Customer Information

<p>* Customer Name <input type="text"/> Complete this field.</p>	<p>* First Name <input type="text"/></p>
<p>Relationship ID <input type="text"/></p>	<p>* Last Name <input type="text"/></p>
<p><b>Billing Address</b></p> <p>Search Address <input type="text"/></p>	<p>* Primary Contact Email <input type="text"/></p>
<p>Billing Street <input type="text"/></p>	
<p>Billing City <input type="text"/></p>	<p>Billing State/Province <input type="text"/></p>
<p>Billing Zip/Postal Code <input type="text"/></p>	<p>Billing Country <input type="text"/></p>
<p><b>Shipping Address</b></p> <p>Search Address <input type="text"/></p>	<p>Customer Type <input type="text" value="Individual"/> <a href="#">View all dependencies</a></p>
<p>Shipping Street <input type="text"/></p>	
<p>Shipping City <input type="text"/></p>	<p>Business Classification <input type="text" value="--None--"/></p>
<p>Shipping State/Province <input type="text"/></p>	<p>FICO Score</p>
<p>Shipping Zip/Postal Code <input type="text"/></p>	<p>FICO Date</p>
<p>Shipping Country <input type="text"/></p>	
<p>Description <input type="text"/></p>	
<p>Doing Business As <input type="text"/></p>	
<p>* Institution <input type="text" value="Search Institutions..."/></p>	<p>Status <input type="text" value="Prosp"/></p>
<p>Is this a Test? <input type="text" value="--None--"/></p>	

Third Party Type

- The Relationship Record is created and opened. Navigate to Contact Record by clicking on the Related Tab and clicking the hyperlink under the contact section.

Relationship  
**Jason Cordero**

Customer Type: Individual    Status: Prospect    Customer Owner: Robin Sherwood    Billing Address: ,    Relationship ID:

Details    Customer Portal Access    Documents    Activity    Smart Checklist    **Related**

Loans (0)

Credit Reports (0)

Contacts (1)

Contact Name	Title
<a href="#">Jason Cordero</a>	

- On the Contact record, enter the following information:
  - In the Contact Information section, enter the customer's Phone Number(s), **\*\*Note: the primary phone number should be listed in the "Mobile" phone filed as that is what carries onto reports. Also, when entering the phone number enter as all numbers with no dashes or parenthesis. The system will auto format, but it helps the reporting to enter it in that manner.**

▼ Contact Information

Name	Mary Blanche	isTest	No
Customer Name	<a href="#">Mary Blanche</a>	Primary Contact	<input checked="" type="checkbox"/>
Type		Phone	
Lead Source		Home Phone	
Contact Owner	<a href="#">Grant Carnes</a>	Mobile	<b>(111) 111-1111</b>
Identity Verification Duration in Days		Fax	
		Email	<a href="mailto:emack.testing+12@slipstreaminc.org">emack.testing+12@slipstreaminc.org</a>
		Experian Exception Notice	

- In the Individual Details Section, enter the customer's Social Security Number and Date of Birth.

▼ Individual Details

SS#	666527529	Identity Verification Date	
Birthdate	8/29/1931	Identity Verification Status	
Drivers License		Annual Income	\$12,001.00

c) In the Home Address section, enter the customer's Home Address and Mailing address (if different). Click Save.

Home Address

Home Street	1414 Sunset Drive	Home State	NY
Home City	Wantagh	Home ZIP Code	11793
Home County	Nassau		
Use Physical Address as Mailing Address?	Yes		

d) **Note:** If there are additional borrowers, repeat the above steps to create the co-borrower's relationship and contact records as well.

7. Navigate back to the Relationship Record for the main borrower by clicking the name below on the Contact Record, or by searching in the Search bar at the top of the screen if an additional record was created.

Contact  
**Jason Cordero**

Type	Email	Phone	Customer Name	Mailing Address
	efslotest99+55@weccusa.org	(608) 555-1212	Jason Cordero	29 Haskins Ranch Circle Danville, CA 94506

8. Click on "Create New Loan".

Relationship  
**Jason Cordero**

+ Follow Create New Loan

Customer Type: Individual | Status: Prospect | Customer Owner: Robin Sherwood | Billing Address: 29 Haskins Ranch Circle Danville, CA 94506 | Relationship ID

Details | Customer Portal Access | Documents | Activity | Smart Checklist | Related

9. Enter Relevant Program Information from the drop downs in each field and click the Create New Loan button at the bottom of the screen.

- Residential or Commercial
- Product Line = State the program is located in
- Product Type = Program (e.g. NYSEDA, ETG, etc.)
- Product = Specific product type (e.g., Smart Energy, On-Bill, Incentive, etc.)

\* Is this a residential or commercial loan?  
Residential

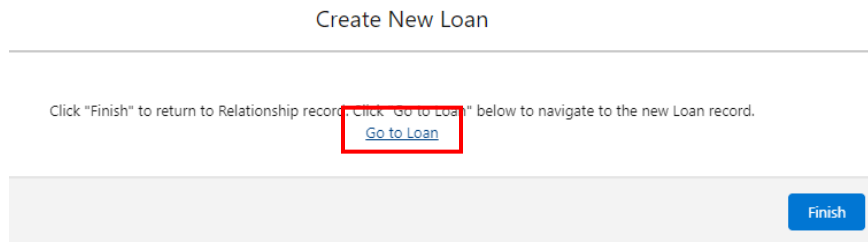
\* Product Line  
New York

\* Product Type  
PSEG

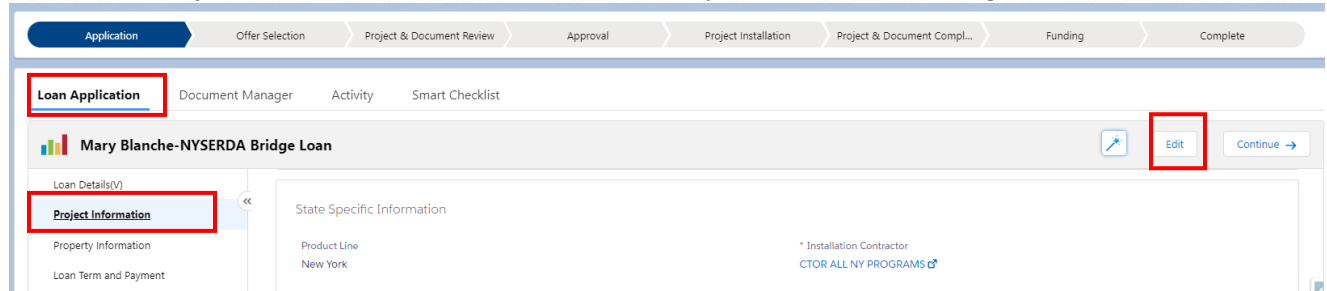
\* Product  
Enhanced PSEG Incentive

Next

10. On the screen that pops up click on the 'Go to Loan' link.



11. Click on the **Project Information Route** and click 'edit' to open the fields for editing.



a) Enter the following information then click 'Continue' at the top of the screen to save and proceed to the next route.

i) Enter yourself as the Installation Contractor and any additional Contractors if applicable.

- Note: These are lookup fields so if you start typing a name the system will search and return matching results for you to select the appropriate option.

\* Installation Contractor

NY	
Contractor Name	
CTOR ALL NY PROGRAMS	
CTOR NY Test 3	

ii) Type of Project

iii) Gas & Electric Utility Companies

iv) Identify if the customer is applying for a loan or incentive

v) Identify the name of the CEA associated with the project (if applicable)

vi) NY Only – Identify if the customer wants to repay the loan through their utility bill

vii) NY Only – Identify if the customer wants to be screened for a lower interest rate

State Specific Information

Product Line  
New York

\* Installation Contractor  
CTOR NY Test 2

Additional Installation Contractor 1

Additional Installation Contractor 2

\* Type of Project  
--None--

\* Electric utility that serves your home  
--None--

\* Gas utility that serves your home  
--None--

OBR Utility  
--None--

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Additional Product Information

What are you applying for?  
Loan

Working with Community Energy Advisor?  
--None--

\* Repay through gas or electricity bill?  
--None--

\* Amount  
\$25,000.00

\* Household income to be screened  
--None--

12. On the **Property Information Route**, click 'edit' to open the fields for editing

Loan Details

Project Information

**Property Information**

Loan Term and Payment

Borrowing Structure

Property Owners

Underwriting Summary

Decisioning

Offers

Manage Fees

Disbursements

Project Effectiveness

Project Measures

Funding

Income Details

Installation Address WRT Customer Address

Is this residential or commercial loan?  
Residential

Product Line  
New York

\* Property Type  
--None--

\* Installation Street

\* Installation City

\* Installation State  
--None--

\* Installation Zip / Postal Code

\* Installation County

\* Number of Units

\* Who resides at the property?  
--None--

Install Address Currently without Heat?  
--None--

Applicant association with the property?  
--None--

Define Occupant(s) assoc to the Property

13. On the **Loan Term and Payment Route** click 'edit' to open the fields for editing and enter Loan Term as the maximum allowed for the program (or customer preference for term if different) and ACH Payment information as indicated on the application. Click 'continue' at the top of the screen to save and proceed to the next route.

Loan Details

Project Information

Property Information

**Loan Term and Payment**

Borrowing Structure

Loan Term And Payment

Loan Term  
10 years

Payment through ACH  
No

14. *If Income Screen Question in Step 10a was answered as 'No' skip this step.* On the Household Information Route click 'edit' to open the fields for editing and answer the questions that populate.

a) click 'Continue' at the top of the screen to save and proceed to the next route. This will open a new route for Household income information. Click the 'Add New' button.

b) In the pop-up add the name and income information for the household member and click Save.

Add New

c) Repeat steps 13a & 13b until **all** household members are added, then click 'continue' at the top of the screen to save and proceed to the next route.

15. *If there are no additional borrowers, skip this step.* On the Borrowing Structure Route, click on the 'Add Entity Involvement' button to add additional borrowers.

Customer Name	Borrower Type	Contingent Type	Contingent Amount	Contingent Percentage
Mary Blanche	Borrower	Joint & Several		100.00 %

a) In the pop-up box that appears, search for the Contact record created in Step 6a above.

Add Entity Involvement

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SUGGESTED RELATIONSHIPS **SEARCH RELATIONSHIPS**

All  **Search**

Select at least one relationship to continue.

b) Select the correct name and click Add Selected Relationships.

2 results, sorted by relevancy

<input type="checkbox"/>	Customer Name	Customer Type	SS#	Tax Identification Number	Customer Phone
<input checked="" type="checkbox"/>	Roger Rabbit	Individual	777885555		
<input type="checkbox"/>	Roger Rabbit	Individual			

[Cancel](#) **Add Selected Relationships**

c) Select the Borrower Type. Then add the Contingent Type as 'Joint & Several' and the Contingent Percentage as '100%' and click 'Save Entity Involvement'.

Add Entity Involvement

\* Borrower Type  
Co-Borrower

\* Contingent Type  
Joint & Several

\* Contingent Amount

\* Contingent Percentage  
100.00 %

[Back](#) [Cancel](#) **Save Entity Involvement**

16. Click on the **Income Details Route** and click 'Add Income'.

Project Information Edmund Martinez

Property Information

Loan Term and Payment

Borrowing Structure

Property Owners

Underwriting Summary

Decisioning

Offers

Manage Fees

Disbursements

Project Effectiveness

Project Measures

Funding

**Income Details**

Income Information **Add Income**



a) In the pop-up box, select the income type from the dropdown.

Add Income

\*Income Type  
Select an Income Type

b) Complete the remaining fields that populate and click Save. **Note:** Only Annual or Monthly Income needs to be completed. The other will calculate automatically, but one of the two is required.

\*Income Type  
Gross Annual Income

Annual Income Monthly Income

\*Income Source Employer Name

Position Current Employment Length

Cancel Save

c) Then click 'Save' at the top of the screen.

17. Click on Submit Application in the top right corner of the screen.

**jm** elections

Home Relationships Contacts Loans Reports Dashboards

ie-NYSERDA Bridge Loan + Follow Submit Application

New York - NYSERDA	Stage Application	Status Open	Loan Officer ContractorNY2	Amount \$25,000.00	Loan Number 211217-1771
Offer Selection					
Project & Document Review					
Approval					
Project Installation					
Project & Document Compl...					
Funding					
Complete					

18. An acknowledgment will pop up with information on next steps. Click Finish.

Application Home Relationships Contacts Loans Reports Dashboards

Congratulations, the loan application was completed successfully!

Next Steps:

- 1) Click the Finish button below to submit the application.
- 2) Go to Documents and upload a copy of the credit application.

Finish

19. User is directed back into the loan submitted. Click on the Document Manager Tab.

a) Click on the carrot next to the application placeholder.

Search by document name or details. Q

Actions ▾ 0 of 1 Items Selected Add Placeholder Upload Files

<input type="checkbox"/>	STATUS	NAME ↑	RELATIONSHIP	LAST MODIFIED DATE
<input type="checkbox"/>	OPEN ▾	Signed Application		12/23/2021

b) Upload a copy of the signed application. The status will change to 'In-File'.

<input type="checkbox"/>	STATUS	NAME ↑	RELATIONSHIP	LAST MODIFIED DATE
<input type="checkbox"/>	<b>IN-FILE ▾</b>	Signed Application		12/23/2021

**ENERGY STAR NEW JERSEY HOME PERFORMANCE WITH ENERGY STAR FINANCING CREDIT APPLICATION**

This is not a contract for a loan. We thank you for your participation with a lender. This is an application that will allow us to proceed with the application for a loan. It does not constitute an offer of financing. Please complete all fields. Incomplete applications will be returned to you for completion. Some applications may require proof of income. You are responsible for providing accurate information. We reserve the right to request additional information. The lender will review the application and provide a decision. The lender will not be responsible for the completion of the application. Please submit all requested items to:

Energy Finance Solutions, 421 Charming Drive, Madison, WI 53718 or fax to 608-268-0388

**SECTION A - INDIVIDUAL APPLICANT INFORMATION**

First Name	Last Name	First Name	MI	Address
Home Phone	Mobile Number	Work Number	City, State, Zip	County
Home Address	Home Address	Home Address	Home Address	Home Address
Home Address	Home Address	Home Address	Home Address	Home Address
Home Address	Home Address	Home Address	Home Address	Home Address

Document Details

\* Name  
Signed Application

Relationship

Category  
Application

Date

Exception Date

Needed By Stage  
--None--

**End of Application Process.**