

Green Jobs-Green New York On-Bill Recovery Loan Program

John and Jane Doe
 123 East Main St, Albany NY 12208

Date: Monday, July 06, 2015

RE: File # 0123456789

MR & MRS DOE

Thank you for your interest in the New York State Energy Research and Development Authority's (NYSERDA's) On-Bill Recovery Loan Program. Based on the information you provided, your loan request has been **pre-approved** up to a maximum loan amount of \$25,000.00 at an interest rate of 3.49% for a fixed term of 15 years.

Notes: 1) The APR for your loan will depend on your actual loan amount and the loan terms. When you know your loan amount and the manner in which you will repay your loan, you may obtain the APR by contacting your loan specialist at the number below; 2) See the NYSERDA Residential Financing Product Information document for additional information regarding the terms of the loan for which you have applied. 3) **This is only a pre-approval, and should not be construed as an approval. If a criterion upon which this pre-approval is based is other than as documented, EFS reserves the right to withdraw this pre-approval.**

This pre-approval is contingent upon the submission and final approval of the following information:

Recv'd	Need:	
	X	Actual award letter will detail specific items that customer must submit to EFS.
	X	
	X	
	X	Project approval and confirmation of financing eligibility through NYSERDA's Solar Photovoltaic Program (PON 2112)
	X	Confirmation of property ownership (this verification has already been initiated on your behalf; there is no further action you need to take)

Please submit the above requested information at your earliest convenience so that we may proceed with your loan request. Your loan **pre-approval** is valid for **60** days. If all conditions to the pre-approval are not satisfied by August 29, 2015 you may need to be re-qualified for the loan. When all conditions to this loan pre-approval have been satisfied, you will be sent a promissory note, declaration, and additional information. Please do not start work on your project until you have received, reviewed, and signed these documents. Should you have any questions, please contact your contractor directly, or contact me at the number listed below.

Sincerely,

Energy Finance Solutions
 800-361-5663 x6964