

## **SOUTH JERSEY GAS RESIDENTIAL GAS-TO-GAS AND CONVERSION LOANS STEP-BY-STEP PROCESS**

1. Homeowner applies to EFS for loan pre-approval by online application, mail, or fax.
2. If customer is an existing SJG customer or will become an SJG customer as a result of the installations, EFS sends Homeowner a pre-approval letter (expires in 60 days).
3. Homeowner submits required conditional pre-approval documentation via the online portal or to [EFS@energyfinancesolutions.com](mailto:EFS@energyfinancesolutions.com).
4. Contractor makes recommendations and prepares contract, indicating measures to be installed and loan amount.
5. Homeowner signs and dates contractor's contract, along with contractor.
6. Contractor submits to EFS the signed and dated final contract via the contractor portal or via email to [WORKSCOPE@energyfinancesolutions.com](mailto:WORKSCOPE@energyfinancesolutions.com).
7. EFS prepares loan documents for signature. At this time, EFS will conduct another credit review before loan approval is issued. If the Homeowner's credit has changed, he/she may no longer be eligible for the loan. Please note that his second credit inquiry will be a "soft inquiry," and will not negatively affect the Homeowner's credit score.
8. EFS makes the loan documents available. They are available online in the portal to the contractor, online in the customer portal if the customer applied online or can be mailed if the contractor makes a request.
9. Contractor/Homeowner returns to EFS the original, signed loan documents along with documentation to clear any outstanding conditions.
10. EFS notifies Contractor that work may begin.
  - a. For Gas-to-Gas Upgrades: Work must be completed and loan closed within 120 days from date of approval.
  - b. For Fuel Conversions: Work must be completed and loan closed within 180 days from date of approval.
11. Contractor contacts Shore Green Energy to schedule Home Energy Assessment, providing them with a copy of the scope of work.

Shore Green Energy  
Ph: 609.653.0884  
Email: [shoregreenenergy@comcast.net](mailto:shoregreenenergy@comcast.net)  
Contact: Paula Hamilton
12. After Home Energy Assessment is complete, Contractor sends signed Certificate of Completion to EFS.
13. EFS then:
  - a. Finalizes loan; all documents must be in order and all conditions met for final loan approval and processing.
  - b. Pays Contractor for loan amount.
  - c. Sells loan to SJG. EFS must sell loan within 60 days of date Certificate of Completion is signed by Homeowner.

\*\*If EFS must repurchase loan for any reason, Contractor may be subject to a processing fee.

\*\*\*In order to participate in this program, Contractors must be on the  
South Jersey Gas Participating Contractor List\*\*\*