

SmartStart including Custom Measures Program

Steps

1. Contractor or customer completes the appropriate SmartStart Application(s) and submits it to the NJCEP Program Manager along with a current utility bill, Technology worksheet and Manufacturers work sheet. Customer to also provide Program Manager with a signed statement authorizing the release of all project information to South Jersey Gas (SJG)
2. Program Manager reviews and provides pre-approval to the customer or contractor. Customer or contractor will receive an approval letter indicating the amount of the incentive, and the date the equipment must be installed by.
3. Customer submits SJG Commercial & Industrial Off-Bill Recovery Financing Program Application to EFS for loan pre-approval by mail or fax.
4. EFS requests SJG credit review
5. Upon receiving SJG approval, EFS sends Conditional Preapproval letter to customer and contractor along with any other required documents (i.e. Certificate of Authority and Commercial Off-Bill Repayment Owner/Guarantor Personal Statement)
6. Customer signs and returns executed documents and any additional requirements of the preapproval to EFS. Upon receipt and acceptance, EFS gives contractor authorization to begin installation.
7. Customer or contractor installs equipment. Any equipment installed prior to approval date provided by the Program Manager is not eligible for the incentive.
8. After the installation, customer or contractor submits invoice for the purchase of the equipment, and any other description as specified on the equipment application or in the MM initial approval letter for post installation approval.
9. Program Manager issues the "Incentive Approval Letter" check to the customer or contractor, and all related project documents to South Jersey Gas (assuming the customer has granted permission to the Program Manager to release those documents).
10. Customer or contractor sends the "Incentive Approval Letter" to EFS.
11. South Jersey Gas reviews documents from the Program Manager, and upon that review, sends an approval e-mail verifying the loan amount net of the incentive to EFS.
12. EFS prepares and sends the loan documents to the customer and contractor for execution.
13. Customer or contractor returns to EFS the executed original loan documents along with documentation to clear any outstanding conditions.
14. Before finalizing the loan, EFS completes a final review of all documents. All documents must be in order and all conditions met for final approval and processing.
15. EFS will issue payment to the customer for the loan amount, whereupon the loan is assigned to SJG, and transferred to Concord Servicing Corporation.
16. EFS's transaction is complete when the customer receives the loan amount.
17. Concord Servicing Corporation will handle the servicing of the South Jersey Gas Energy Improvement Loan. Concord will provide the customer with a separate billing statement each month.