



AMERICAN GENERAL FINANCING (AGF) – Fact Sheet

Loan Application Submittal: Customer/Contractor submits an American General loan application request to EFS at (608) 249-5788 for processing. **IMPORTANT: Contractor to leave FAX NUMBER blank at top of American General Application. Be sure to put your Seller Name at bottom of the application.**

Loan Eligibility Notification: If eligible, EFS notifies Contractor/Customer and faxes or mails the eligibility letter that outlines the terms and conditions, including maximum loan amount. **NOTE: Work must be completed no later than 90 days after Loan Eligibility Date. If denied, AGF sends notice to Customer and EFS notifies Contractor.**

Loan Documentation: Contractor completes Retail Installment Contract (RIC) and obtains customer signature(s). Upon receipt of CSG approved job scope, EFS will provide Contractor with information needed to fill out Retail Installment Contract via fax/website. (When completing the payment schedule on the Retail Installment Contract, Contractor shall input a date of 30 days after an estimated completion date or leave this section blank and fill in at the time of job completion. If work is completed prior to the estimated date, the payment date must be changed to reflect the true 30 day period.) Contractor to also have customer sign the Notice of Cancellation form.

Completion of Three Day Right to Cancel: After the three day right to cancel period has expired, Contractor to perform all work outlined on the confirmed work scope.

Completion of the Energy Saving Work: At time of completion, Contractor/Customer executes American General Completion Certificate AND NY Home Performance with ENERGY STAR Certificate of Completion. American General Completion Certificate, original Retail Installment Contract and Right to Cancel are submitted by the Contractor to local American General branch office; copies of same should be sent to EFS. (American General will schedule a walk-through if financing exceeds \$7,500.00). Job completion information is forwarded to CSG.

Contractor Funding: Upon final review, CSG forwards funding information to EFS for payment processing. EFS will notify American General to process payment for contractor. Contractor will receive two payments at time of funding: One payment will come from American General via check, and EFS will send the remaining payment due via ACH.

