|	Energy Finance Solutions VelocityGO Procedures **Contractor Application Entry**	**Procedure #**	
		Revision #	2.0
		Implementation Date	7.19.2023
Role	Contractor	**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.
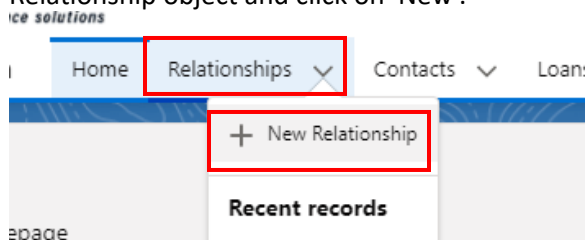
B.   Scope

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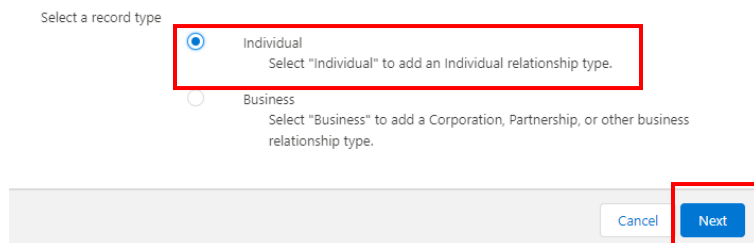
C.   Procedure

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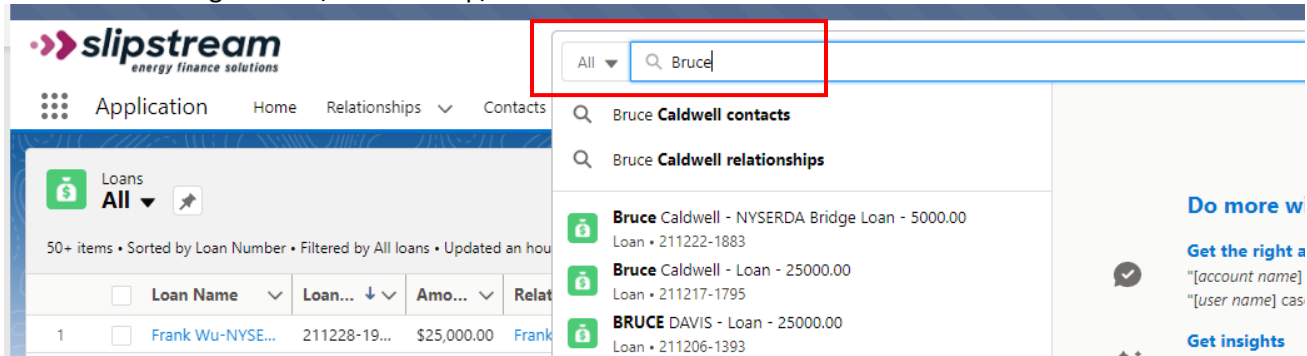
2.   *If Relationship/Contact already exists, skip to Step 7*. If this is for a new Contact/Relationship - Navigate to Relationship object and click on 'New'.

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

* Customer Name

Complete this field.

* First Name

Relationship ID

* Last Name

Billing Address

* Primary Contact Email

Search Address 🔍

Billing Street

Billing City

Billing State/Province

Billing Zip/Postal Code

Billing Country

Shipping Address

Customer Type ⓘ

Individual ▼

Search Address 🔍

View all dependencies

Shipping Street

Shipping City

Shipping State/Province

Shipping Zip/Postal Code

Shipping Country

Description

Business Classification

--None-- ▼

Doing Business As

FICO Score

* Institution ⓘ

FICO Date

Search Institutions... 🔍

Is this a Test? ⓘ

Status

--None-- ▼

Prospect ▼

Cancel   Save & New   **Save**

Third Party Type ⓘ

5. 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.

6. On the Contact record, enter the customer's Phone Number(s), and Home Address.

a) Answer the question regarding using the physical address as the mailing address. If the Answer is 'Yes' the Mailing address will prepopulate. If the answer is 'No' also enter the Mailing Address information.

b) **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.

8. Click on "Create New Loan".

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.
   - Product Line = State the program is located in
   - Product Type = Program (e.g. NYSERDA, PSEG, etc.)
   - Product = Specific product type (e.g., Smart Energy, On-Bill, Incentive, etc.)

Add New Loan For Jason Cordero

* Product Line   * Product Type

* Product

Cancel   Create New Loan

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

| Application | Offer Selection | Project & Document Review | Approval | Project Installation | Project & Document Compl... | Funding | Complete |

Loan Application   Document Manager   Activity   Smart Checklist

Mary Blanche-NYSERDA Bridge Loan   Edit   Continue →

Loan Details(V)

Project Information   State Specific Information

Property Information   Product Line   * Installation Contractor
                             New York   CTOR ALL NY PROGRAMS
Loan Term and Payment

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--

Additional Product Information

What are you applying for?
Loan

Working with Community Energy Advisor?
--None--

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

ℹ * Amount
$25,000.00

* Household income to be screened
--None--

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

12. 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.

13. *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.

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.

14. *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.

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

Add Entity Involvement

SUGGESTED RELATIONSHIPS   **SEARCH RELATIONSHIPS**

| All | roger | Search |

Select at least one relationship to continue.

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

2 results, sorted by relevancy

	Customer Name	Customer Type	SS#	Tax Identification Number	Customer Phone
☑	Roger Rabbit ⬏	Individual	777885555		
☐	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   * Contingent Amount   * Contingent Percentage

Joint & Several   100.00 %

Back   Cancel   **Save Entity Involvement**

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

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

Edmund Martinez

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.

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

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🔍 Search...

⭐▾ ➕ ? 🔔 🐷

Home   Relationships ⌄   Contacts ⌄   Loans ⌄   Reports ⌄   Dashboards ⌄

e-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

17. 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

18. User is directed back into the loan submitted. Click on the Document Manager Tab.
    a) Click on the carrot next to the application placeholder.

	STATUS	NAME ⬆	RELATIONSHIP	LAST MODIFIED DATE	
☐	OPEN ▾	Signed Application		12/23/2021	>

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

	STATUS	NAME ⬆	RELATIONSHIP	LAST MODIFIED DATE
☐	IN-FILE ▾	Signed Application		12/23/2021

Document Details

* Name	Relationship
Signed Application	
Category	Date
Application	
Exception Date	Needed By Stage
	--None--

End of Application Process.