


|  |  |                           |            |
|--|--|---------------------------|------------|
| <br>Slipstream financial services | <b>Energy Finance Solutions</b><br><b>VelocityGO Procedures</b><br><b>Contractor Application Entry</b> | Procedure #               | 101.00     |
|  |  | Revision #                | 4.0        |
| Role   | Contractor   | Implementation Date       | 10.29.2024 |
|  |  | Last Reviewed/Update Date | 4.25.2024  |

**A. Purpose**

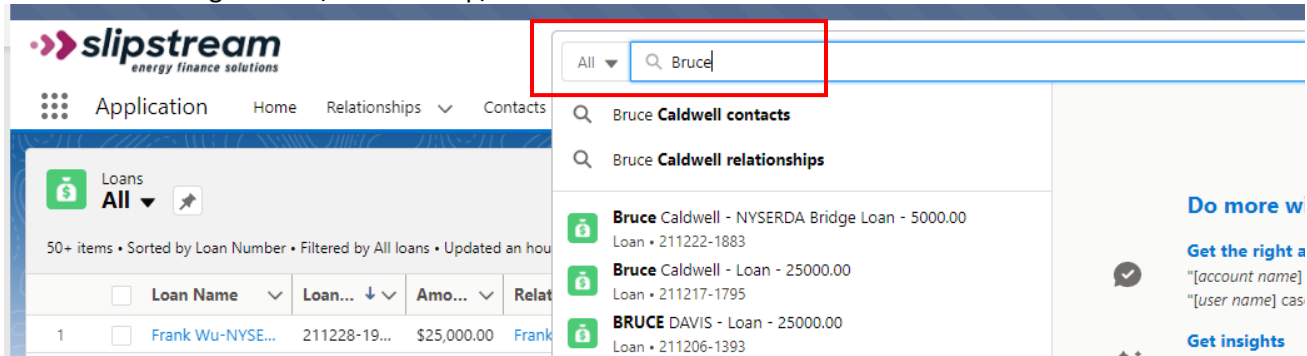
The purpose of this procedure is to describe the steps required for data entry of a manual loan application in the VelocityGO system.

**B. Scope**

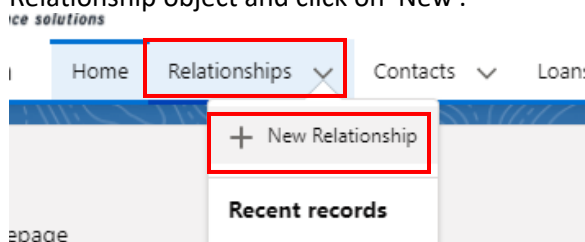
This procedure applies to all loan applications entered manually by Contractors into the nCino system.

**C. Procedure**

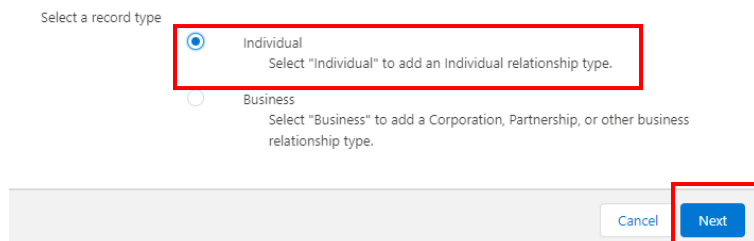
1. Search for Existing Contact/Relationship/Loan.



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

|  |  |
|--|--|
| <p>* Customer Name<br/><input type="text"/><br/>Complete this field.</p> | <p>* First Name<br/><input type="text"/></p> <p>* Last Name<br/><input type="text"/></p> <p>* Primary Contact Email<br/><input type="text"/></p> |
|--|--|

Relationship ID

**Billing Address**

Search Address

Billing Street

Billing City  Billing State/Province

Billing Zip/Postal Code  Billing Country

**Shipping Address**

Search Address

Shipping Street

Shipping City  Shipping State/Province

Shipping Zip/Postal Code  Shipping Country

Description

Doing Business As

\* Institution  Search Institutions...

Customer Type **i**  
Individual   
[View all dependencies](#)

Business Classification  
--None--

FICO Score

FICO Date

Is this a Test? **i**  
--None--

Status  
Prosp

Third Party Type **i**

- 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.

Relationship  
**Jason Cordero**

Customer Type: Individual    Status: Prospect    Customer Owner: Robin Sherwood    Billing Address:    Relationship ID:

Details    Customer Portal Access    Documents    Activity    Smart Checklist    **Related**

Loans (0)

Credit Reports (0)

Contacts (1)

| Contact Name                  | Title |
|-------------------------------|-------|
| <a href="#">Jason Cordero</a> |       |

- On the Contact record, enter the following information:
  - In the Contact Information section, enter the customer's Phone Number(s), **\*\*Note: the primary phone number should be listed in the "Mobile" phone filed as that is what carries onto reports. Also, when entering the phone number enter as all numbers with no dashes or parenthesis. The system will auto format, but it helps the reporting to enter it in that manner.**

▼ Contact Information

|  |                              |                           |  |
|--|------------------------------|---------------------------|--|
| Name                                   | Mary Blanche                 | isTest                    | No   |
| Customer Name                          | <a href="#">Mary Blanche</a> | Primary Contact           | <input checked="" type="checkbox"/>  |
| Type                                   |                              | Phone                     |  |
| Lead Source                            |                              | Home Phone                |  |
| Contact Owner                          | <a href="#">Grant Carnes</a> | Mobile                    | <b>(111) 111-1111</b>  |
| Identity Verification Duration in Days |                              | Fax                       |  |
|  |                              | Email                     | <a href="mailto:emack.testing+12@slipstreaminc.org">emack.testing+12@slipstreaminc.org</a> |
|  |                              | Experian Exception Notice |  |

- In the Home Address section, enter the customer's Home Address and Mailing address (if different). Also answer the question for use physical address as mailing address. Click Save.

▼ Home Address

|  |                   |               |       |
|--|-------------------|---------------|-------|
| Home Street                              | 1414 Sunset Drive | Home State    | NY    |
| Home City                                | Wantagh           | Home ZIP Code | 11793 |
| Home County                              | Nassau            |               |       |
| Use Physical Address as Mailing Address? | Yes               |               |       |

c) **Note:** If there are additional borrowers, repeat the above steps to create the co-borrower's relationship and contact records as well. **\*\*This step is not needed for subsidy applications. \*\***

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.

Contact  
**Jason Cordero**

|      |                                     |                         |                                       |  |
|------|-------------------------------------|-------------------------|---------------------------------------|--|
| Type | Email<br>efslstest99+55@weccusa.org | Phone<br>(608) 555-1212 | <b>Customer Name</b><br>Jason Cordero | Mailing Address<br>29 Haskins Ranch Circle<br>Danville, CA 94506 |
|------|-------------------------------------|-------------------------|---------------------------------------|--|

8. Click on "Create New Loan".

Relationship  
**Jason Cordero** + Follow **Create New Loan**

|                             |                    |                                  |   |                 |
|-----------------------------|--------------------|----------------------------------|---|-----------------|
| Customer Type<br>Individual | Status<br>Prospect | Customer Owner<br>Robin Sherwood | Billing Address<br>29 Haskins Ranch Circle Danville, CA 94506 | Relationship ID |
|-----------------------------|--------------------|----------------------------------|---|-----------------|

**Details** Customer Portal Access Documents Activity Smart Checklist Related

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.

- Residential or Commercial
- Product Line = State the program is located in
- Product Type = Program (e.g. NYSEDA, ETG, etc.)
- Product = Specific product type (e.g., Smart Energy, On-Bill, Incentive, etc.)

\* Is this a residential or commercial loan?  
Residential

\* Product Line  
New York

\* Product Type  
PSEG

\* Product  
Enhanced PSEG Incentive

**Next**

10. On the screen that pops up click on the 'Go to Loan' link.

Create New Loan

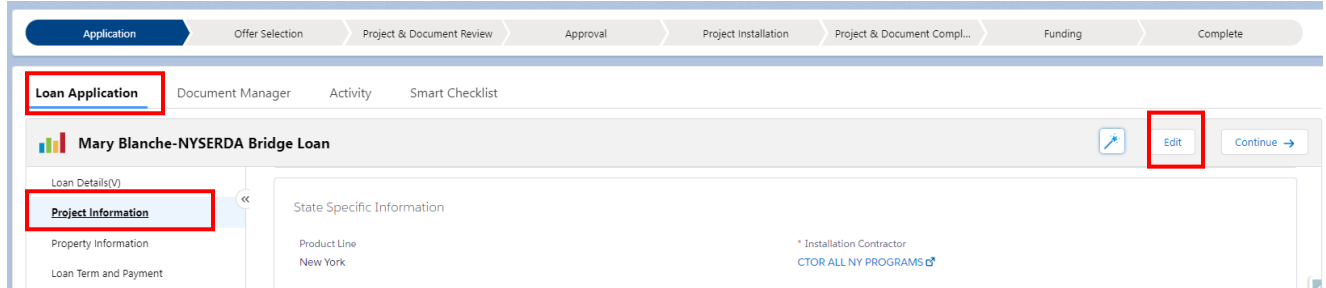
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Click "Finish" to return to Relationship record. Click "Go to Loan" below to navigate to the new Loan record.

[Go to Loan](#)

**Finish**

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



- 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) Identify if the customer wants to repay through their utility bill (select yes for subsidy applications)
- vii) Identify if the customer wants to be screened for a lower interest rate (select yes for subsidy applications).

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--

\* Amount  
\$25,000.00

\* Household income to be screened  
--None--

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

Loan Details

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

Installation Address WRT Customer Address

Is this residential or commercial loan?  
Residential

Product Line  
New York

\* Property Type  
--None--

\* Installation Street

\* Installation City

\* Installation State  
--None--

\* Installation Zip / Postal Code

\* Installation County

\* Number of Units

\* Who resides at the property?  
--None--

Install Address Currently without Heat?  
--None--

Applicant association with the property?  
--None--

Define Occupant(s) assoc to the Property

13. Skip this step for Subsidy Applications. 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.

14. If Income Screen Question in Step 11vii 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.

**\*\* NOTE: DO NOT include the applicant in the number of people in household.**

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.

*If there are additional household members other than the borrower (an co-borrower). 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 this step until **all** household members (other than Borrower and Co-borrower) are added, then click 'continue' at the top of the screen to save and proceed to the next route.

15. *If this is a subsidy application or 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.

- b) Select the correct name and click 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'.



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

**\*\*Income information for main applicant (subsidies) and all borrowers (loans) will be entered here. \*\***

Edmund Martinez

Income Information

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**

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.

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

jm relations

Search...

Home Relationships Contacts Loans Reports Dashboards

ie-NYSERDA Bridge Loan + Follow Submit Application

|                   | Stage       | Status | Loan Officer  | Amount      | Loan Number |
|-------------------|-------------|--------|---------------|-------------|-------------|
| New York - NYSEDA | Application | Open   | ContractorNY2 | \$25,000.00 | 211217-1771 |

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

18. 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**

19. User is directed back into the loan submitted. Click on the Document Manager Tab.

a) Click on the carrot next to the application placeholder.

Search by document name or details.

Actions 0 of 1 Items Selected Add Placeholder Upload Files

| 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 |
|----------------|--------------------|--------------|--------------------|
| <b>IN-FILE</b> | Signed Application |              | 12/23/2021         |

Document Details

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

20. Upload any additional information to the applicable placeholder(s) in the same manner as listed above.

**End of Application Process.**