Guide to ezSolarLoan Applications, Email Approval and Loan Documents

Apply online through www.ezSolarLoan.com:

- All homeowners that are on the Deed of Trust (title) need to apply
- Credit freeze or fraud alert? Clear from Equifax by calling 888-298-0045 before applying
- Social Security Numbers in order to run credit
- Separate contact information for all borrowers (individual emails and phones)
- Loan purpose, desired term length, dollar amount
- Income amounts and employment details
- Address of property, which must be owned outright or with mortgage by the applicants (not a business)
- Name of installation company (and name of salesperson in Notes field if applicable), and authorization to keep them updated on status

TIP: Snap photos of all applicants' IDs at time of application to email in later!

Additional information that may be needed through email with applications@ezsolarloan.com

Type of Information	When Needed	Details
Email Correspondence	To confirm communication between all involved	Reply to email messages with confirmations or requested information
Addition of co-borrowers	If co-owners on title for the home are not yet on application, or if first applicant would be declined	Apply at www.ezSolarLoan.com with same loan information and provide name of applicant to be combined with
Verification of Income	In consideration of loans over $50k, or with FICO scores below 700, or otherwise upon request	May be 2 years tax returns, 2 most recent paystubs, benefits letters or statements
Additional Income	If debt to income (DTI) ratio too high for lending criteria	Opportunity to email in documentation of additional income from rentals, gigs, etc.
Verification of Ownership	If property owned by trust	Certificate of Trust
Explanations	When asked by Underwriting	Description of details of employment, income, liabilities, mortgage, etc.

NEXT STEPS after Approval needed to schedule Loan Documents, via email to funding@ezsolarloan.com:

- Provide **Signed Contract** – Must include payment schedule terms, total cost, scope of work, installation address
- Provide **First Invoice** – Must match payment schedule terms, show precise dollar amount requested at that time
- Provide **ID** – Color, legible, non-expired, photo govt-issued IDs for ALL applicants (usually driver licenses)

Since Community 1st Credit Union is a Washington State chartered credit union, for those living outside Washington to qualify for membership, they must join an affiliate membership organization. We now have a FREE option through Solar United Neighbors (www.solarunitedneighbors.org) and will automatically enroll borrowers prior to issuing loans.   SUN is a "community of people building a new energy system with rooftop solar at the cornerstone." There is no obligation for borrowers to make any financial contribution to SUN nor to maintain membership with SUN beyond loan issuance, but we do hope that they will find this organization beneficial and worthwhile.

Important information about Loan Documents:

- Scheduled for a specific day and are valid only until midnight at end of the business day after they are sent out.
- Sent out via email to each individual borrower.
- Individual sets of Loan Documents must be read and signed by each individual borrower.
- If more than one applicant shares the same email address, each set must be signed before the next set are sent.
- If Loan Documents expire, there may be significant delays in funding the loan.