



The MassSave zero-interest Loan process can be a bit confusing.

Here is what we've learned about the steps as you go through the process:

<p>You call for energy audit; mention all programs that you want to participate in.</p>
<p>Currently there is a waiting list to schedule audit: They put you on list; call you back to schedule.</p> <p>For loan and/or early replacement: audit must take place before installation. CALL ASAP. For CEC mini-split rebate only: audit can be before, or within 6 months after. CALL ASAP.</p>
<p>Auditor comes; <u>ask about the specific programs you are pursuing</u>, and confirm all documentation received. They'll leave you with a green folder. There is some confusing wording re: getting three estimates – which is a suggestion, not a requirement. You submit one proposal from your contractor of choice – and it truly doesn't matter to them if you got 1 or 101 estimates.</p>
<p>Moving forward, with Seaside Gas as your installer:</p>
<p>Loan processing goes through Rise Engineering initially – so you submit your loan paperwork to them. Then they'll tell you that you're ready for the next step: going to the bank. They will give you a list of lending banks.</p>
<p>Then bank calls to tell you that your checks are ready. Traditionally, they give two checks – made out to both you and Seaside Gas, so make sure you endorse before mailing (then we also endorse / deposit): one loan check generally for 50% of our estimate total, and the other check for the remainder of the <i>loan</i> amount. NOTE: Just make sure we have 50% of our estimate as deposit. AND: They will be deductions from your loan check. So, when job complete, you will send in final loan check, and your own check for the rest of Seaside Gas balance. Then we can file rebates.</p>