Process Flowchart

Step 1

- Homeowner submits City's online application form at **www.smartenergyloans.com**
- City approves application and provides Homeowner Eligibility Letter to homeowner and BTH Bank
- Homeowner applies for loan pre-approval with BTH Bank

Step 2

- BTH Bank notifies homeowner & City of pre-approval amount and authorization to proceed
- Within 30 days, homeowner coordinates pre-improvement General Energy Audit with auditor from City's approved list
- Homeowner obtains quote from contractor on City's approved list and provides City with required documents within 30 days

Step 3

- City provides Project Eligibility Letter to homeowner & BTH Bank
- Homeowner completes BTH Bank loan approval requirements
- BTH Bank opens Construction Checking Account for loan advances
- BTH Bank notifies homeowner & City to proceed with completing scope of work
- Homeowner completes project scope and coordinates post-improvement General Energy Audit

Step 4

- Homeowner notifies City of project completion and submits required documents
- City reviews work completed once notified by homeowner
- City issues Quality Assurance Certificate to homeowner & BTH Bank

Step 5

- BTH Bank will be deposit advances into Borrowers Construction Checking Account
- Homeowner may pickup loan proceeds in the form of a cashier's check payable to the Contractor/Auditor from BTH Bank
- Homeowner begins loan repayment 30 days after closing

Plano
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