

Energy Finance Solutions, a service offered by Slipstream, is offering an Energy Loan program and other energy related programs available to eligible Homeowners and Businesses in coordination with Program Sponsors. To become eligible to offer these programs to your customers, you (CONTRACTOR) must meet the requirements specified in this Agreement and those of the Program Sponsor.

1. CONTRACTOR must abide by and conform to all applicable laws and maintain all applicable licenses required by the federal, state, or local authority where the work is to be completed. In addition, CONTRACTOR agrees to abide by all applicable regulations, rulings, proclamations, statutes, and building codes of all government bodies having jurisdiction.
2. a. CONTRACTOR must have insurance coverage in the following amounts:
 - Comprehensive general liability for bodily injury and property damage with minimum limits of \$1,000,000.
 - Worker's compensation liability coverage established by state law.b. CONTRACTOR must have his/her insurance company provide EFS with an insurance certificate prior to the commencement of work to ensure that the above-stipulated coverage is in effect.
3. CONTRACTOR will provide any and all labor, resources, and quantity(ies) of materials and products necessary to complete the job as specified in CONTRACTORS' bid, at no additional cost to the Homeowner. CONTRACTOR is responsible for the costs of any and all indemnification, staffing, resources, products, and materials that are incurred by the Homeowner as a result of the work performed under this contract and are not specifically itemized in the bid and/or change order(s).
4. CONTRACTOR will visit the site and warrant that all work, materials, and products provided have been performed as specified given the existing conditions of the site. This warranty will be provided in writing to the Homeowner and will provide that all work performed under this contract will be free from defects in materials and workmanship for a period of one (1) year from the date of payment authorization and to also assign all longer CONTRACTOR and material warranties to the homeowner.
5. All products and materials will be installed in accordance with manufacturer's recommendations and instructions. Any manufacturer warranties for workmanship and/or materials that are compromised and/or voided as a result of work performed by CONTRACTOR will become the responsibility of CONTRACTOR.
6. CONTRACTOR will assign only trained, qualified, and licensed (where applicable) personnel to perform work financed with an Energy Loan. The work will be completed in a timely and professional manner that meets or exceeds currently accepted performance standards of the industry.
7. CONTRACTOR is responsible for the actions of each of its employees and the security of all information utilized in the loan process. CONTRACTOR shall implement and maintain the physical and information security and data protection safeguards against loss, theft, unauthorized access, and unauthorized use.
8. CONTRACTOR employees will only access VelocityGO from within the United States. CONTRACTOR agrees to adhere to all of EFS' security controls. EFS will assign each individual CONTRACTOR personnel a unique User Account ID for which CONTRACTOR will be responsible for all activities performed under that User Account ID. CONTRACTOR will prohibit CONTRACTOR personnel from sharing or otherwise allow other persons, including other CONTRACTOR personnel, to use their unique User Account ID's and associated passwords and notify EFS to terminate access to VelocityGO for all CONTRACTOR Personnel who violate this prohibition. EFS reserves the

right to terminate access to VelocityGO for all CONTRACTOR personnel for any violation by any CONTRACTOR personnel. EFS reserves the right to limit the number of CONTRACTOR users eligible to access EFS VelocityGO Contractor Portal.

9. No subcontractors, without the prior written approval of EFS, will perform any of the proposed work unless they are explicitly specified in the original bid. If any subcontracting is planned, a brief description of work experience (e.g., number of years, full-time or part-time) must be provided to EFS for each proposed subcontractor. Insurance certificates must also be provided for subcontractors prior to the commencement of work. CONTRACTOR shall ensure that any subcontractor also complies with all provisions of this Agreement.
10. The CONTRACTOR will execute a written agreement with the Homeowner prior to commencement of the delivery of services, incorporating all terms and conditions set forth in both this Agreement and CONTRACTORS' bid.
11. CONTRACTOR must abide by legitimate marketing and sales practices in accordance with applicable federal, state, and local laws and regulations.
12. CONTRACTOR agrees to reimburse EFS loan proceeds within two (2) business days by Automated Clearing House (ACH) in the event that a CONTRACTOR fails to submit correct and final documentation to EFS prior to the closing of a loan. Fees may also apply to redocument and change loan terms after the closing of a loan. EFS reserves the right to recover penalty costs associated with repurchase due to CONTRACTOR's negligence.

By signing this Agreement, CONTRACTOR does not become an agent, employee, or representative of Program Sponsor or EFS. Any contractual relationship for work performed for a Homeowner by CONTRACTOR is solely between CONTRACTOR and the Homeowner and will be evidenced in full in the written agreement between CONTRACTOR and homeowner referenced in Item 8 above. EFS will act only as a Lender of funds to the Homeowner for eligible work under the Program Sponsor's Energy Loan Program that has been performed in compliance with that specified in the written agreement between CONTRACTOR and the Homeowner.

EFS may make changes to the program by written notice to the CONTRACTOR 30 days prior to the effective date of the change. EFS reserves the right to change participation standards, restrict CONTRACTOR's participation or remove CONTRACTOR from the program at any time for any reason. EFS reserves the right to recover penalty costs associated with loan repurchase due to CONTRACTOR negligence.

By signing below, CONTRACTOR accepts all terms and conditions of this CONTRACTOR PARTICIPATION AGREEMENT and has read and will abide by all guidelines outlined in the CONTRACTOR PARTICIPATION GUIDELINES.

Business Name:
Program Sponsor:
Business Owner's Title:
Signature:
Date: