



# GoGreen Home Portal

## Lender User Manual

*Use this Lender User Manual to begin using the GoGreen Home Portal quickly and effectively.*

### What is the GoGreen Home Portal?

The GoGreen Home Portal is the online tool through which you will submit loan and Borrower data to the GoGreen Home Team for review and enrollment.

This User Manual covers the activities that Lenders will perform.

### Contents

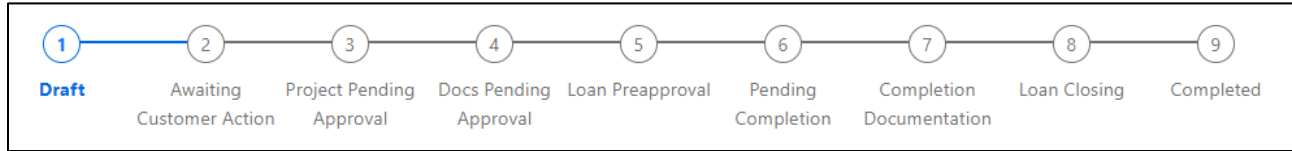
- What is the GoGreen Home Portal? ..... 1
- GoGreen Home Portal – Quick Start Guide ..... 2
- Navigating the GoGreen Home Portal ..... 3
- Adding a Loan to a Project (Stage 4 – “Loan Preapproval”) ..... 4
  - Adding a Loan Record ..... 4
  - What Happens Next? ..... 5
- Final Funding (Stage 8 – “Loan Closing”) ..... 6
- Last Step - GoGreen Home Enrollment (“Completed”) ..... 6

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## GoGreen Home Portal – Quick Start Guide

There are nine stages to submitting a project to GoGreen Home. The full process requires participation from Contractors, Lenders, and the GoGreen Home Team. **There are two stages which require Lender engagement and entry, highlighted in blue below.**



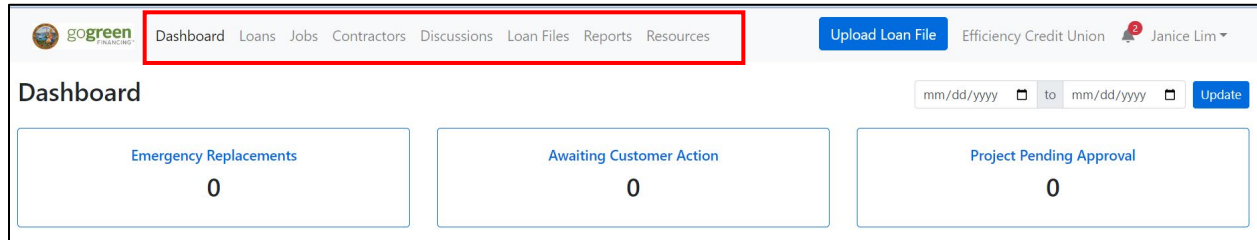
Stage	Action	Responsible Party
<b>1. Draft</b>	Contractor enters project details: customer address, utility provider(s), Eligible Energy Measures (EEMs), Lender information, project costs and financed amounts. Utility bill(s) are uploaded at this stage by either the Contractor or the Customer, and the Contractor sends the Privacy Release to the Borrower for signature.	Contractor
<b>2. Awaiting Customer Action</b>	Customer signs Privacy Release virtually.	Borrower
<b>3. Project Pending Approval</b>	GoGreen Home Team reviews submitted project details.	GoGreen Home Team
<b>4. Docs Pending Approval</b>	GoGreen Home Team reviews submitted project documentation (e.g. utility bills).	GoGreen Home Team
<b>5. Loan Preapproval</b>	Lender enters initial loan details: Loan Amount / Prequalified Amount, Loan Application Number, and Interest Rate Finalized Date.	Lender
<b>6. Pending Completion</b>	Contractor starts project. Upon project completion, Contractor and Borrower digitally sign Certificates of Completion; if applicable, Contractor uploads additional required documentation such as permits, safety test results, and/or proof of Interconnection Application.	Contractor, Borrower
<b>7. Completion Documentation</b>	The GoGreen Home Team reviews and approves the Completion Documentation, and then signals the Lender to close the loan and send payment to the Contractor.	GoGreen Home Team
<b>8. Loan Closing</b>	Lender enters remaining loan details (such as the loan term, the interest rate, the final principal and Claim-Eligible Principal Amounts, Borrower credit score and DTI, and the loan's closing date). Then the Lender changes the Loan Status field to "In repayment".	Lender
<b>9. Completed</b>	The Loan and Project records are sent to GoGreen Home for final enrollment.	Lender

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## Navigating the GoGreen Home Portal

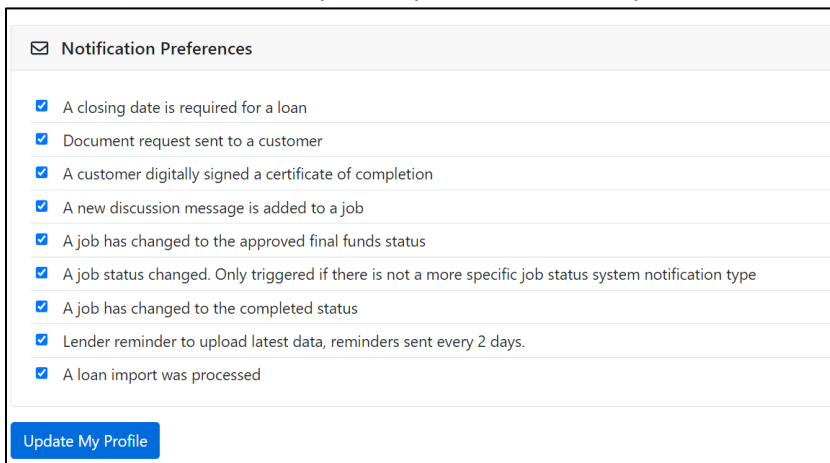
When you log in to your GoGreen Home Portal Account, you will note a variety of tabs at the top of the page:



- **Dashboard:** Displays and links to a list of Job records based on status for easy navigation.
- **Loans:** Displays a list of all Loan records associated with the Lender account.
- **Jobs:** Displays a list of all Job records associated with the Lender account.
- **Contractors:** Displays a list of all Contractor accounts who have Job records associated with the Lender account.
- **Discussion:** Displays a list of messages to which the Lender account is a party.
- **Loan Files:** Displays a list of uploaded loan files and their statuses.
- **Reports:** Links to some basic reports for Lenders.
- **Resources:** Includes links and documents uploaded by the GoGreen Home Team for Contractors and Lenders.

Other noteworthy features:

- **Upload Loan File** – please ignore for now; this feature will be introduced at a later stage.
- **“Bell” icon** – links to a list of notifications for the Lender account.
- **[Your User Name]** – use this button to update your user profile information, add more user accounts (Admin users only) and update notification preferences.





## Adding a Loan to a Project (Stage 4 – “Loan Preapproval”)

Contractors must link a Job record to a Lender in order to submit the project for review. Once the Contractor has submitted a Job record into the system, it will appear in the Lender’s **Jobs** tab.

Job #	Loan #	Contractor	Customer	Address	City	Zip	Job Status	Loan Status
100072		XYZ Contractor Company	Customer Joe Gomez	111 W State Street	Sacramento	95815	Docs Pending Approval	
100073		XYZ Contractor Company	Customer Tamara Green	222 West Street	Sacramento	94524	Loan Preapproval	

Lenders can start adding loan information if a Job record has a Job Status of “Loan Preapproval”.

The “Loan Preapproval” status means that a Job record has been reviewed and approved by the GoGreen Home Team; after this stage, the only thing holding the Contractor from starting installation is the Lender’s initial loan data entry.

### Adding a Loan Record

From the **Jobs** tab, click the **Job #** of the record you want to add loan information for. You’ll notice that there is no **Loan #** for the record yet.

Job #	Loan #	Contractor	Customer	Address	City	Zip	Job Status	Loan Status
100072		XYZ Contractor Company	Customer Joe Gomez	111 W State Street	Sacramento	95815	Docs Pending Approval	
100073		XYZ Contractor Company	Customer Tamara Green	222 West Street	Sacramento	94524	Loan Preapproval	

Upon clicking the Job #, you will be taken to the Job record. Click the record’s **Loan** tab.

222 West Street - Customer Tamara Green Job #100073 **GoGreen**

✓ Draft  
 ✓ Awaiting Customer Action  
 ✓ Project Pending Approval  
 ✓ Docs Pending Approval  
 5 **Loan Preapproval**  
 6 Pending Completion  
 7 Completion Documentation  
 8 Loan Closing  
 9 Completed

Loan | Job | Certificates of Completion | Discussion

Job #100073 **Loan Preapproval** **GoGreen**

<b>Customer Name</b> Customer Tamara Green	<b>Phone</b> 4443337777	<b>Email</b> tammygreen@email.com
<b>Address 1</b>	<b>Address 2</b>	<b>City</b>



On the **Create Loan** page, and enter the required information (**Loan Amount/Prequalified Amount**, **Loan Application Number**, and **Interest Rate Finalized Date**). When you are finished, click the **Create Loan** button at the bottom of the page.

Create Loan for 222 West Street - Customer Tamara Green Job #100073 **GoGreen**

Loan Job Certificates of Completion Discussion

Borrower Name: Customer Tamara Green  
 Borrower Address 1: 222 West Street  
 Borrower Address 2:   
 Borrower City: Sacramento  
 Borrower State: California  
 Borrower ZIP: 94524  
 Loan Amount / Prequalified Amount: \$ 19,500.00  
 Loan Application Number: # 5643 (must be unique)  
 Interest Rate Finalized Date: 07/15/2024  
 Loan Officer (Name):   
 Lender notes:   
**Create Loan**

A new page with more Loan data fields will generate; you should skip this page for now and instead navigate back to the **Loans** tab where you will now see the Loan record for this Job. The Loan Status will now be set as “Preapproval” and the Job Status will now be set to “Pending Completion”, letting the Contractor know that they can start the installation.

gogreen Dashboard **Loans** Jobs Contractors Discussions Loan Files Reports Resources **Upload Loan File** Efficiency Credit Union Janice Lim

Loans

Keyword: Loan #, job #, address, keywords, etc  
 Status: All  
 Search Reset

Loan #	Job #	Contractor	Customer	Address	City	Zip	Job Status	Loan Status	Job Cost	Financed	Disbursed	Remaining
5643	100073	XYZ Contractor Company	Customer Tamara Green	222 West Street	Sacramento	94524	Pending Completion	Preapproval	\$19,500.00	\$19,500.00	\$0.00 (0%)	\$19,500.00
575656565656	100071	XYZ Contractor Company	Kelly Delaney	901 P Street	Sacramento	95814	Completed	In Repayment	\$12,800.00	\$12,800.00	\$0.00 (0%)	\$12,800.00

### What Happens Next?

The Contractor will begin and complete the work, and then sign the Contractor Certificate of Completion and upload other required documentation (permits, safety test results, etc). The Contractor will also trigger the Borrower Form (referred to within the GoGreen Home Portal as the “Borrower Certificate of Completion”) to be sent to the Customer for virtual signature. The GoGreen Home Team will then review the submitted documentation and, if everything is complete and in good order, will approve the project for final funding. The Lender will automatically receive an email notification and the Job Status will change to “Loan Closing”.

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Loans

Keyword: Loan #, job #, address, keywords, etc  
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Loan #	Job #	Contractor	Customer	Address	City	Zip	Job Status	Loan Status	Job Cost	Financed	Disbursed	Remaining
5643	100073	XYZ Contractor Company	Customer Tamara Green	222 West Street	Sacramento	94524	Loan Closing	Preapproval	\$19,500.00	\$19,500.00	\$0.00 (0%)	\$19,500.00
575656565656	100071	XYZ Contractor Company	Kelly Delaney	901 P Street	Sacramento	95814	Completed	In Repayment	\$12,800.00	\$12,800.00	\$0.00 (0%)	\$12,800.00



### Final Funding (Stage 8 – “Loan Closing”)

At this stage, the project has been reviewed and approved by the GoGreen Home Team and the Lender can close and originate the loan.

From the main Loans page, click the **Loan #** to access the final loan data entry page. Fill in all the required fields. When you are finished, change the **Loan Status** field to **In Repayment**. At the bottom of the page, click **Update Loan**.

222 West Street - Customer Tamara Green Job #100073 GoGreen

Loan   Job   Certificates of Completion   Discussion

Loan Number/ID <input type="text"/>	Application Number/ID 5643 <small>Must be unique within each lender</small>	Loan Status In Repayment Draft Disapproved <b>In Repayment</b> Denied	Interest Rate (%) <input type="text"/>
Principal Amount / Original Balance \$ 19,500.00	Current Balance \$ <input type="text"/>		
Claim-Eligible Amount \$ <input type="text"/>	Loan Officer (Name) <input type="text"/>		

Dates

Interest Rate Finalized Date 07/15/2024	Closing Date mm/dd/yyyy
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The Loan Status will now display as “In Repayment” and the Job Status will show as “Completed” back on the main Loans page.

### Last Step - GoGreen Home Enrollment (“Completed”)

Once the Job Status shows “Completed” and the Loan Status is “In Repayment”, the GoGreen Home Team will download the loan and project data, conduct a final check, and then begin the process of generating funding memos.