

FREQUENTLY ASKED QUESTIONS

WHO ARE THESE COMPANIES? I HAVE NEVER HEARD OF THEM. HOW DID THEY GET MY INFORMATION? Renovate America, Inc. previously ran the HERO Program. The HERO Program finances home energy improvements that you pay for through your property taxes. You may have seen a line item on your property tax bill for a “HERO” assessment. Personal Energy Finance Inc. (PEFI) offers a loan for home improvements under the name “Benji.” They received your information because you either took out a loan, applied for a loan, or requested a quote from the company.

I DIDN’T FILE FOR BANKRUPTCY. WHY AM I RECEIVING NOTICES? The notice you received does not mean that you are in bankruptcy. It means that Renovate America and PEFI are in bankruptcy. You are receiving notices to keep you informed about Renovate America’s and PEFI’s bankruptcy cases.

I ALREADY PAID OFF MY BENJI LOAN OR HERO ASSESSMENT. WHY AM I RECEIVING NOTICES? All past and current borrowers who Renovate America or PEFI dealt with in the past several years receive notices.

DO I STILL HAVE TO PAY MY BENJI LOAN? Yes, if you have a loan, your loan obligation does not change. You are still responsible for making your monthly payments per the terms of your loan.

IS THERE A CHANGE TO WHERE I MAKE MY BENJI LOAN PAYMENTS? No, the servicing of your loan remains the same right now. There is no change to how or where you make your payments. It is important that you watch your mail for notice of any changes to where your payments must be sent.

I HAVE A HERO ASSESSMENT. WILL THE BANKRUPTCY AFFECT IT? No. Your tax assessment payments will not change and you will need to continue paying them through your property taxes or mortgage.

WHAT IF I HAVE QUESTIONS OR CONCERNS ABOUT MY HERO TAX ASSESSMENT? You can contact the government authority that signed the Assessment Contract to ask questions, obtain copies of your assessment, obtain a payoff statement or raise concerns:

California:

County of Los Angeles - 323-265-8160

Western Riverside Council of Governments (WRCOG) - 951-405-6731

California Statewide Communities Development Authority (CSCDA) - 925-476-5644

Florida:

Florida Development Finance – 844-873-7223, option 1

Missouri:

Missouri Clean Energy District - 866-554-4083, ext. 700

You may also want to contact a lawyer for legal advice. If you are low-income or elderly, you may qualify for free or reduced-cost legal assistance from a legal services provider.

I WOULD LIKE TO STOP RECEIVING THESE NOTICES. You must submit a written request to stop receiving notices. Please send your written request to RAInquiries@Stretto.com or by mail to:

Renovate America, Inc., et al. Notice Processing

c/o Stretto

410 Exchange, Suite 100

Irvine, CA 92602

I STILL HAVE QUESTIONS. WHERE CAN I GET MORE INFORMATION? Visit the case website at <https://cases.stretto.com/renovateamerica/> or call 855-432-5822 to speak with a bankruptcy representative. Representatives are available in the language of your preference, including Spanish.