

A better way to finance
energy efficient
improvements for
commercial properties.



Ygrene works for you.



The award-winning Ygrene program is a better way to make commercial building improvements in Missouri that may increase the value of your property and help you retain capital and improve cash flow. An alternative to credit-based financing, Ygrene property assessed clean energy (PACE) financing makes a wide range of cost-effective energy efficiency and solar improvements accessible and affordable. With no capital outlay, longer terms, fixed rates and eligibility based on available equity, Ygrene makes it easy to reduce your operating expenses while increasing comfort and value.



30% Average amount of a building's operating expense that goes to energy.

Ygrene helps you finance the kinds of improvements that can lower your costs and increase property value. From LED lighting, roofing and HVAC to energy efficient doors and windows, there are hundreds of eligible upgrades you can make.

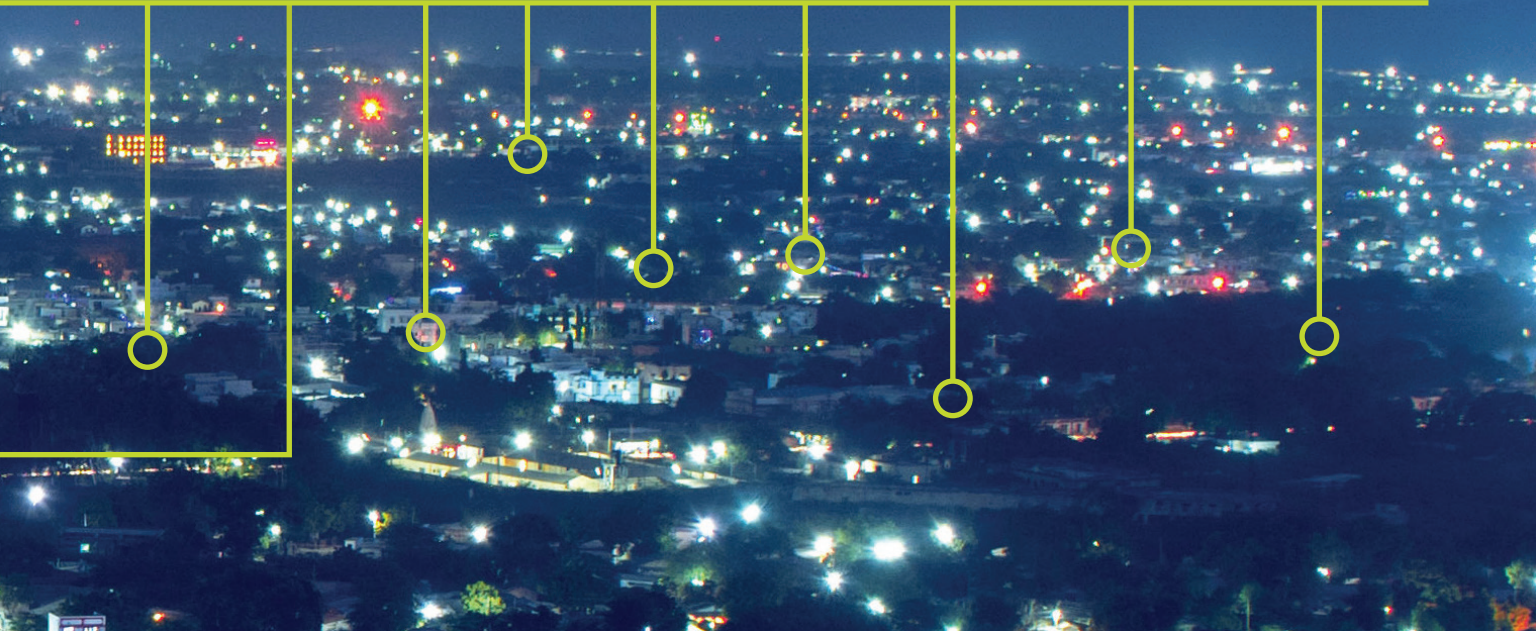
IMAGINE THESE KINDS OF SAVINGS:


- 8.5% lower operating costs
- 20% higher lease-up rates
- 7% higher property values
- 16% higher worker productivity

Recent trends compiled by US Green Building Council (2018).

Ygrene Works For A Wide Range of Commercial Properties

Office • Multifamily • Retail • Hotel • Mixed Use • Medical • Warehouse • Flex Space • Light Industrial





“With Ygrene I was able pay for a new roof
and in turn save \$2,000 on insurance.”

- J.R. Holmes

Small Business Owner

- Off balance sheet
- Property assessed
- 100% financing
- Nonrecourse, no personal guarantee
- No payment for up to 17 months¹
- Long term, fixed rates (up to 20 years)
- Pass through under most net leases
- Zero capital outlay
- \$5,000 minimum project size


**Start funding
upgrades with
OPEX, not CAPEX.**





Katrina Davenport



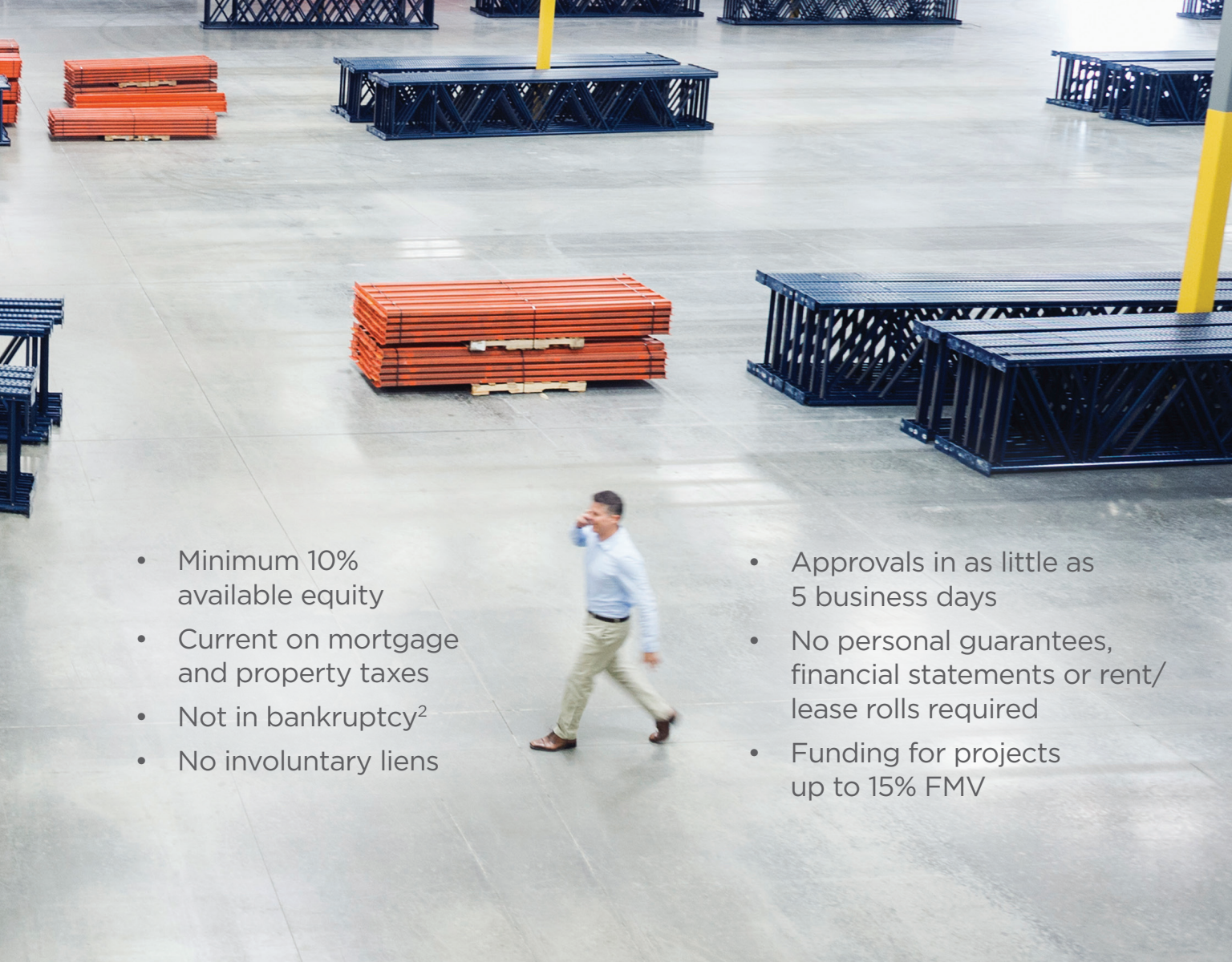
The background of the advertisement is a photograph of a modern interior. On the left, there is a glass partition with a white, wavy pattern. To the right of the glass is a large, dark-stained wooden door with a vertical grain and a black metal handle. The floor is a light-colored wood. In the foreground, there is a white table and a blue cabinet. The text is overlaid on the right side of the image.

At Ygrene, we take a people-first approach. Sure, we're relentless in getting you the very best financing for your property improvement. But we're just as committed to making the whole experience fast, easy, stress-free and, dare we say, enjoyable. As your partner in commercial improvement financing, our goal is to free you to imagine what you can do.

**Your partner
in building
improvement
financing.**

A large, empty industrial warehouse with a polished concrete floor. In the background, there are several stacks of orange-colored materials, possibly pipes or rods, arranged on pallets. In the foreground and middle ground, there are blue metal frames or racks, some of which are empty and others that appear to hold the orange materials. A yellow vertical pole is visible on the right side of the frame. The lighting is bright and even, reflecting off the floor.

**Financing
that's fast and
straightforward.**



- Minimum 10% available equity
- Current on mortgage and property taxes
- Not in bankruptcy²
- No involuntary liens

- Approvals in as little as 5 business days
- No personal guarantees, financial statements or rent/lease rolls required
- Funding for projects up to 15% FMV



Ygrene will only fund projects that have been properly permitted and inspected, and that are completed by contractors who meet licensing, bonding and insurance requirements.

The Ygrene Network of Independent Contractors


The background of the entire image is a photograph of a modern, multi-story building with a glass and metal facade. A large array of blue solar panels is mounted on the roof, angled towards the sun. In the foreground, a lush green tree with dense foliage partially obscures the lower right portion of the building and the solar panels. The overall scene is bright and clear, suggesting a sunny day.

Save energy.

Use less and save more with energy saving improvements that can lower operating costs and increase tenant retention and satisfaction.

Generate solar power.

Lower your net energy costs and hedge against rising utility rates.

A photograph of a modern, multi-story building with a grey facade and large windows. In the foreground, several rows of blue solar panels are mounted on a metal structure, angled towards the sun. A small green tree is visible in front of the panels. The sky is a clear, bright blue.

“We are excited about Ygrene’s
product lines in helping launch
a new era in energy.”

- M. Murphy, Cress LLC
Managing Partner
St. Louis, Missouri



air sealing building envelope solar photovoltaic mini-split air conditioner heat/
energy recovery ventilator solar water heating energy efficient gas boiler
system gas furnace condensing heat pump sliding glass doors high efficiency
lighting hvac solar thermal geothermal heat pump indoor led lighting fixtures tankless
water heater solar pv system solar pool heating roof installation
french glass doors high-efficiency water heating attic and wall insulation skylights
windows water heater storage energy efficient exterior door siding insulation
central air conditioner and more...

business card

Let's get started.

Email: mo-commercial@ygrene.com

Phone: 866.634.1358

Visit: Ygrene.com/commercial

¹ Subject to underwriting guidelines and approvals; timing of first payment depends on date of funding; interest accrues during entire deferred payment period; no current mortgage liens recorded before 8/28/10.

² Applies to both company and principals of company; some service areas require no NOD for 3 or more years.