

A better way to finance
energy, water and resiliency
improvements for
commercial properties.

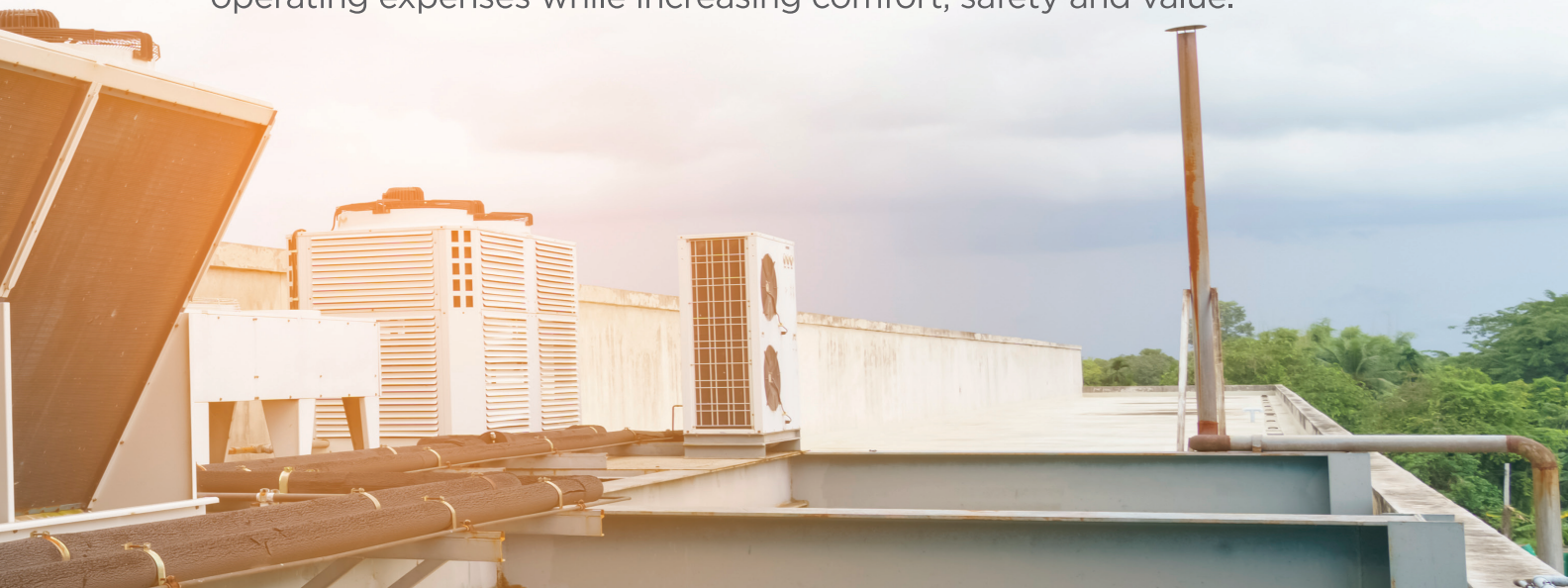


Ygrene works for you.



The award-winning Ygrene program is a better way to make commercial building improvements in California 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 energy, solar, water and seismic 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, safety 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:

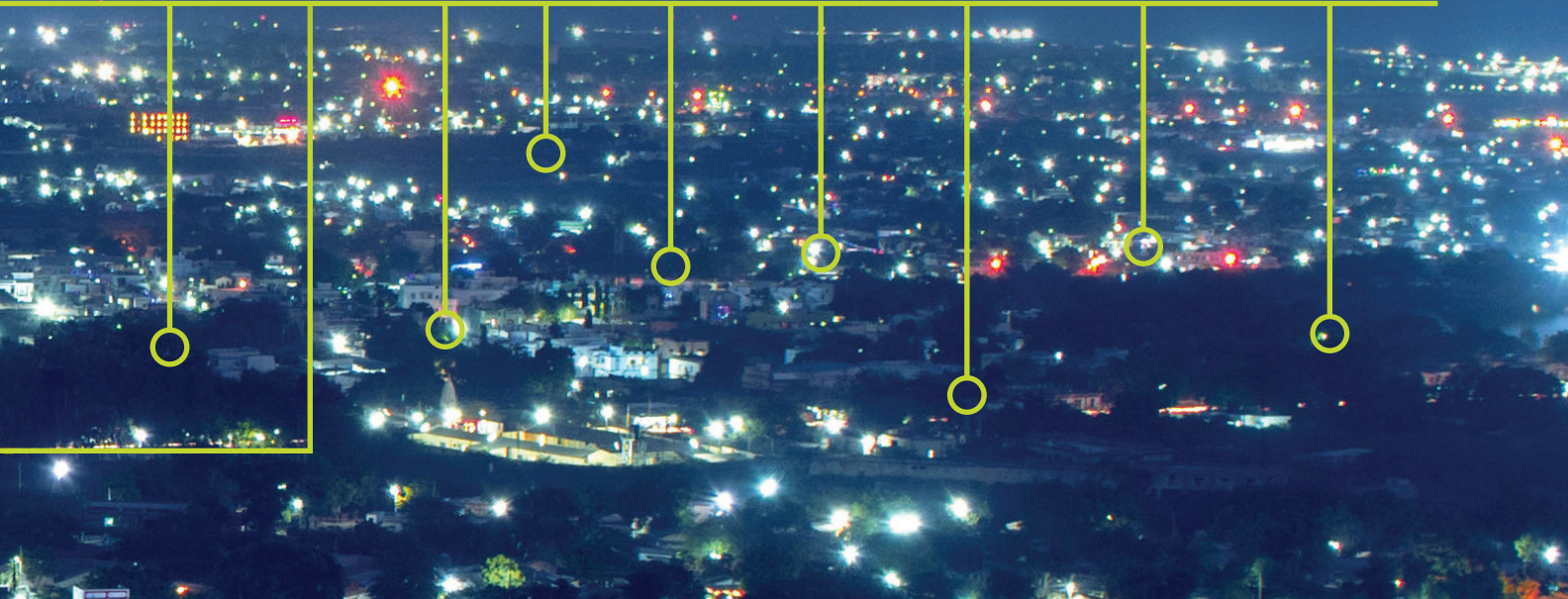
- 8.5% lower operating costs
- 20% higher lease-up rates
- 7% higher property values
- 16% higher worker productivity

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



“The decision to retrofit Metro Center demonstrates the economics of sustainability to increase energy efficiency while reducing costs.”

- D. McRae, Metzler Real Estate
managing director
Sacramento, California

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





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

Metro Center, Sacramento, California



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A photograph of a modern, multi-story brick building with large glass windows. The building is surrounded by lush green trees and a well-maintained lawn. The sky is clear and blue. The text "Start funding upgrades with OPEX, not CAPEX." is overlaid in large white letters on the upper left portion of the image.


Start funding upgrades with OPEX, not CAPEX.

Metro Center, Sacramento, California



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Kathrin Dornig



The background of the advertisement is a photograph of a modern interior. On the left, there is a white cabinet with a small potted plant on top. To the right of the cabinet is a large, dark-stained wooden door with a horizontal grain and a black metal handle. The door is slightly ajar, revealing a bright, white, curved architectural element behind it. The overall lighting is soft and natural, creating a clean and professional atmosphere.

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, brightly lit industrial warehouse floor. In the foreground and middle ground, there are several long, blue metal frames or racks arranged in rows. In the background, there are stacks of orange metal components, possibly pipes or rods, on pallets. Yellow vertical support pillars are visible throughout the space. The floor is a light gray concrete.

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



- Minimum 10% available equity
- Current on mortgage and property taxes
- Not in bankruptcy
- 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 authorized contractors who meet state licensing, bonding and insurance requirements.

Authorized Contractors

A photograph of a modern building with a blue and grey facade. A large array of solar panels is mounted on the roof, angled towards the sun. In the foreground, a green tree with dense foliage partially obscures the view of the building and the solar panels. The sky is clear and blue.

Save energy and water.


Use less and save more with energy and water 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.

Protect against earthquakes.

Stay safe and compliant with financing for structural analysis, design and engineering, permits, materials, construction, clean-up and more.

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

“With energy bill savings higher than Ygrene’s low fixed annual payment, this is the perfect financing solution to produce positive cash flow from day one.”

- T. Capp, GreenBox Art + Culture
co-founder
San Diego, California



cool roof windows and doors geothermal heat pump weather
sealing reflective paint insulation hot water system controllers
ceiling fan wind turbine drought tolerant landscaping cooling
towers wireless lighting controls air purification duct sealing seismic
retrofit chillers green roof drip irrigation LED lighting
evaporative cooler weather stripping faucet aerators gray water system
furnace awning exterior solar pool heating artificial turf pool heater
solar pv system energy storage building control
systems hvac solar panels automatic pool cover radiant
barrier co-generation system electric heat pump electric vehicle
charging station patio covers central boilers and more...

¹ Subject to underwriting guidelines and approvals; timing of first payment depends on date of funding; interest accrues during entire deferred payment period.

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

Let's get started.

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Visit: Ygrene.com/commercial