



Give your customers the option to buy down their rate.

You can help commercial property owners save even more with **SelectRateSM**—an interest rate buydown program that will reduce their payment amount and interest paid over time in exchange for a customer fee (Buyers points).

SelectRate Option Details

- SelectRate applies to commercial PACE-eligible property improvements.
- SelectRate allows the property owner to choose an additional rate reduction from *your existing rate plan*, in exchange for a fee (Buyers points).
- SelectRate can be designated within the Ygrene proposal tool.
- To activate SelectRate, the property owner will choose from the Interest Rate/Buyers Points options in Financing Options within application.

< \$500k Project Cost	10 Year Term		15 & 20 Year Term		25 & 30 Year Term	
	Rate	Owner Buydown Fee	Rate	Owner Buydown Fee	Rate	Owner Buydown Fee
Base Rate	6.99%	0.00%	7.24%	0.00%	7.49%	0.00%
1% Lower Rate	5.99%	5.00%	6.24%	5.00%	6.49%	5.00%
2% Lower Rate	4.99%	10.00%	5.24%	10.00%	5.49%	10.00%
3% Lower Rate	3.99%	15.00%	4.24%	15.00%	4.49%	15.00%

>= \$500k Project Cost	10 Year Term		15 & 20 Year Term		25 & 30 Year Term	
	Rate	Owner Buydown Fee	Rate	Owner Buydown Fee	Rate	Owner Buydown Fee
Base Rate	6.50%	0.00%	6.74%	0.00%	6.99%	0.00%
1% Lower Rate	5.50%	5.00%	5.74%	5.00%	5.99%	5.00%
2% Lower Rate	4.50%	10.00%	4.74%	10.00%	4.99%	10.00%
3% Lower Rate	3.50%	15.00%	3.74%	15.00%	3.99%	15.00%

Ygrene.com | **Questions?** Email us at commercial@ygrene.com to find out about interest rates in your area.¹

¹ SelectRate is not yet available in the following Yolo County cities: Davis, West Sacramento, Winters and Woodland.