



SelectRate

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](https://ygrene.com) | **Questions?** Email us at commercial@ygrene.com to find out about interest rates in your area.