

The flexibility you need to get the job done with 100% no money down financing, extended terms up to 30 years and eligibility based on property equity—not rent rolls or financials—for energy efficiency, renewable energy, water conservation¹, and resiliency projects.

Longer Terms = Better Cash Flow

Annual Payment Comparison: Bank vs. Ygrene

\$100,000 Project Financing Example
Assumed bank rate: 4.5% | Assumed bank points/fees: 3.0%

SOURCE	TERM	ANNUAL PAYMENT	5 year	7 year
Bank	5 YEAR	\$23,043		
	7 YEAR	\$17,181	-25%	
	10 YEAR	\$12,810	-44%	-25%
Ygrene	20 YEAR	\$10,221	-56%	-41%
	20 YEAR w/buy down	\$9,532	-59%	-45%
	30 YEAR	\$8,991	-61%	-48%
	30 YEAR w/buy down	\$8,004	-65%	-53%

Flexible, More Favorable Terms

Bank vs. Ygrene

Item	Bank	Ygrene
FULL PROJECT FINANCING		✓
PERSONAL GUARANTEE	✗	
ACCELERATING (DUE UPON DEFAULT)	✗	
COVENANTS (FINANCIAL & OPERATING)	✗	
REPAYMENT UPON SALE	✗	
PREPAYMENT PENALTY	✗	
PARTIAL PREPAYMENT		✓

Rapid Execution

Ygrene Offers Straightforward Underwriting and Execution:

- Underwriting approval within three days
- Progress payments to contractors and vendors
- Easily qualify for financing for eligible improvements of up to 15% of property value

¹ Offered in California only.

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