



# Roof Financing for Retail Centers



## Replace. Don't Repair.

It's easy to fall into the trap of making repairs rather than replacing the whole roof. But it's never long before you're sinking more capital into the next wave of repairs. It doesn't have to be that way. With Ygrene's long-term, fixed-rate financing, you can stop making repairs and install a new, energy efficient roof that can potentially recoup your investment over time from increased energy savings<sup>2</sup> and reduced long-term costs.

## Get A New Roof and Unlock Your Capital

Ygrene's longer terms mean you'll get lower annual payments than roofing manufacturer financing or a traditional bank loan. Considering a solar system and energy storage? Add these to your roofing project and save even more. If you have triple net tenants, you can pass along the upgrade costs, further improving your bottom line. And, replacing that roof can help ensure compliance with applicable local, state or federal building code standards.

## Eligibility Criteria

- Greater than 10% available property equity
- Mortgage and property taxes current at approval
- No involuntary liens on the property
- Not in bankruptcy<sup>3</sup>

## Replace your old roof with fixed-rate financing up to 30 years, plus:

- Eligibility based primarily on property equity
- No money down
- No payment escalator
- No payment for up to 12 or more months<sup>1</sup>
- No personal guarantees or acceleration
- No pre-payment penalties

**Long-term financing, made simple.  
Get Started.**

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<sup>1</sup> Timing of first payment depends on date of funding; interest accrues after funding.

<sup>2</sup> Actual savings will depend on several factors, including term, system production, geography, weather, shade, electricity usage, utility rate structures (pre and post solar), rate increases, project completion date, property owner ITC eligibility and property owner federal/state tax rate.

<sup>3</sup> Applies to company and principles of company; some service areas require no NOD for 3 or more years.

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