

## Financing for Office Lighting and Building Controls



## **Reduce Electricity Costs, Improve Cash Flow**

Capitalize on the investment opportunity of installing energy efficient lighting and building controls with no upfront costs or taking on additional debt. Start generating immediate positive cash flow by achieving lower net energy costs while hedging against rising utility rates.<sup>2</sup>

Get paid back quickly – the cost of new lighting and control systems can potentially be offset by the savings from your reduced utility bill, as a result of lower energy consumption, within the first two years after installation – before your first payment is even due. Since these upgrades represent some of the fastest and easiest ways to start seeing significant energy savings, your cash flow could improve immediately. These upgrades can also help to ensure compliance with applicable local, state and federal building code standards.

## **Eligibility Criteria<sup>3</sup>**

- Greater than 10% available property equity
- Mortgage and property taxes current at approval<sup>4</sup>
- No involuntary liens on the property
- Not in bankruptcy<sup>5</sup>

## Enjoy long-term, fixedrate financing, plus:

- Terms of up to 30 years in California and Florida; 20 years in Missouri
- Eligibility based primarily on property equity
- No money down
- No pre-payment penalties
- No payments for up to 12 or more months<sup>1</sup>
- No personal guarantees or acceleration

Long-term financing, made simple. Get Started.

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<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>4</sup> In Florida, property taxes must be current with on-time payments for the past three years.
- <sup>5</sup> Applies to company and principles of company; some service areas require no NOD for 3 or more years

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

<sup>&</sup>lt;sup>3</sup> Ygrene Commercial PACE Financing is available in California, Florida, and Missouri. Eligibility requirements and improvement availability vary by state. Contact Ygrene for additional details.