



# WINNING WITH YGRENE

## Closing More Deals

*CLOSING MORE SALES \* MAKING MORE MONEY*

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# WHAT IS PACE?

## Property Assessed Clean Energy

Ygrene has partnered with cities to provide homeowners with 100% percent, no money down financing on any energy efficiency and hurricane protection improvements. The costs of these improvements are repaid through the addition of a non-ad valorem assessment on the homeowners property taxes and can be financed with a fixed rate for 5, 10, 15 or 20 year term.

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# ELIGIBILITY REQUIREMENTS



MINIMUM OF 10% EQUITY IN THE HOME

CURRENT ON MORTGAGE PAYMENTS

CURRENT ON PROPERTY TAXES FOR THE PAST 3 YEARS OR TIME OF OWNERSHIP

NOT CURRENTLY IN BANKRUPTCY

# COMPARING YGRENE TO OTHER FINANCING



## Ygrene

- Not Credit Score Based
- Max term 20 years
- Simple eligibility requirements
- Approved for maximum amount
- Highest rate is 8.06%
- 3% contractor fee

## Green Sky, GE Capital, Home Depot

- Based on credit score
- Max term 11 years
- Eligibility based on credit, income, proof of employment
- Approved for contract amount only
- Rates as high as 17.99%
- Contractor fees as high as 17.5%

# BENEFITS FOR PROPERTY OWNERS



100% PROJECT FINANCING

NOT BASED ON CREDIT SCORE

REPAID VIA PROPERTY TAX BILL

LONG PAYBACK PERIODS (UP TO 20 YEARS)

FIXED INTEREST RATE

0% OUT OF POCKET

### FEES FOR PROJECTS INCLUDE:

#### CONTRACTOR

- 3% Construction Fee on all projects (can be passed on to homeowner)

#### PROPERTY OWNER FIXED FEES

- \$505 Program Fees (underwriting, legal, escrow)
- Interest accrued prior to first payment

#### PREPAYMENT PENALTY FEE

- 5% of remaining balance or 1.5% waiver fee added to amount financed

# APPROVED CITIES



<sup>C</sup> = commercial only    <sup>R</sup> = residential only

## **In Alachua County:**

Alachua  
Archer  
Gainesville  
Hawthorne  
High Springs  
La Crosse  
Micanopy  
Newberry  
Waldo  
Unincorporated areas

## **In Brevard County:**

Satellite Beach

## **In Broward County:**

Coconut Creek  
Cooper City  
Coral Springs  
Dania Beach  
Davie  
Deerfield Beach  
Fort Lauderdale  
Hallandale Beach  
Hillsboro Beach  
Hollywood  
Lauderdale By The Sea  
Lauderdale Lakes  
Lauderhill  
Lighthouse Point  
Margate  
Miramar  
North Lauderdale  
Oakland Park  
Parkland  
Pembroke Park  
Pembroke Pines  
Plantation  
Pompano Beach  
Southwest Ranches  
Sunrise  
Tamarac  
West Park  
Weston  
Wilton Manors  
Unincorporated areas

## **In Charlotte County:**

Unincorporated areas

## **In Clay County:**

Green Cove Springs

## **In Hillsborough County:**

Unincorporated areas

## **In Leon County<sup>C</sup>:**

Tallahassee  
Woodville  
Unincorporated areas

## **In Marion County:**

Unincorporated areas

## **In Miami-Dade County:**

Bay Harbor Islands  
Biscayne Park  
Coral Gables  
Cutler Bay  
Doral  
El Portal  
Hialeah  
Hialeah Gardens  
Homestead  
Key Biscayne  
Miami  
Miami Beach  
Miami Gardens  
Miami Lakes  
Miami Shores  
Miami Springs  
North Bay Village  
North Miami  
North Miami Beach  
Opa-Locka  
Palmetto Bay  
Pinecrest  
South Miami  
Surfside  
Sweetwater  
Virginia Gardens  
Unincorporated areas

## **In Orange County:**

Orlando  
Winter Park

## **In Palm Beach County:**

Boynton Beach  
Jupiter Inlet Colony  
Lake Clarke Shores  
Lake Worth  
Palm Beach Shores  
Village of Golf

## **In Pasco County:**

Unincorporated areas

## **In Seminole County:**

Longwood



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