



Energy Efficiency Financing Made Easy

Ygrene offers an award-winning, no money down property assessed clean energy (PACE) financing program that can be used for a wide variety of energy efficiency, renewable energy, water saving, and, in certain areas, electric vehicle charging station or seismic upgrades.

Save energy. Improve your comfort. Increase the value of your property. Now is the time to make the home improvements you've been dreaming about.

- **No Money Down**
- **100% Financing**
- **Eligibility Is Based Primarily On Home Equity And Ability To Pay**
- **No Minimum FICO Required**
- **No Payments For Up to 12 or more Months¹**

It's Simple To Start Saving Now



Apply online or by phone in minutes, with fast approvals



Select your terms, sign your financing documents



Complete your efficiency upgrades, we pay your contractor



Make payments with your property taxes

Get started today!

**Call Ygrene at 800.207.5070
Ygrene.com**

Ygrene works for you

Q: How can Ygrene work for me?

A: According to the EPA, improving your home's energy efficiency can help to lower high energy bills, improve comfort and reduce greenhouse gas emissions. And by saving energy, you may be able to increase the value of your home.² Making energy efficiency, renewable energy and water conservation improvements to your home or business is easy and affordable with no money down Ygrene PACE financing.

Q: What is PACE financing?

A: Named one of the top 20 "world-changing" ideas by Scientific American magazine, PACE (property assessed clean energy) is a simple and effective way to finance energy efficiency, renewable energy and water conservation upgrades to buildings. Payments are made with a special tax added to your property tax bill and repaid with terms of up to 30 years, depending on service area and type of improvement. State and local governments approve PACE financing programs to help create jobs, promote economic development and protect the environment.

While PACE programs are enabled by state legislation and must be approved by your local government, Ygrene is not a government program.

Q: Is making payments through my property tax bill a good idea?

A: Ygrene PACE financing payments are approved under California state legislation Mello-Roos Community Facilities Act of 1982, as amended, and secured by a special tax lien on the property. If you sell your property, payments may transfer to the new owner, just like your property taxes.³

Q: How do I qualify?

A: It's easy. If your property is in one of our active service areas, you can get prequalified online in just a few minutes. Eligibility is based on the available equity in your home and your ability to pay—not on your FICO score. While we won't use your credit score to determine your eligibility for financing, we will pull your credit report to confirm certain underwriting criteria.

Choose from hundreds of eligible improvements

Install solar. Replace your heating and cooling system. Upgrade to energy efficient windows, doors, roofing and insulation. Install drought-resistant landscaping. And more. Visit ygrene.com/improvements for a list of PACE-eligible improvements.



Solar Panels



Plumbing



Windows & Doors



Lighting



Pool Pumps & Solar Heaters



Roofing



Heating & AC



Landscaping & Irrigation



Air Filtration



Insulation

¹Subject to underwriting guidelines and approvals; deferral of first payment depends on date of funding; interest accrues during entire deferred payment period. ²According to Residential Energy Services Network, the market value of a home increases by \$20 for every \$1 decrease in annual energy costs (www.resnet.us). ³Property taxes are legally transferable upon sale, however, some mortgage lenders may require full repayment of the special tax upon sale or refinancing.

Ygrene PACE Financing is offered in California by Ygrene Energy Fund California LLC (Program Administrator License #60DBO-91942) and through Authorized PACE Solicitors only.