



WHAT WILL YOU DO WITH YOUR GREEN SAVINGS?

INTRODUCING PACE FINANCING FOR ENERGY UPGRADES

In these times of soaring energy costs and new environmental regulations, it's time to protect your finances. Property Assessed Clean Energy (PACE) financing from FIGTREE can help turn property owners' energy and water bills into thousands of dollars in savings each year through easy-to-implement energy efficiency, renewable energy and water conservation upgrades.

It's a timely opportunity that can save money, provide a valuable hedge against rising energy costs and preserve precious natural resources.



Property owners are prequalified for PACE financing in numerous cities and counties throughout California, and the number of jurisdictions authorizing FIGTREE to offer financing based on property values in their respective communities continues to grow. PACE financing requires **no personal guarantee**. Additionally, all loan balances can transfer to the next owner if you sell the property – **you pay for only the benefits you receive**. Payments are made as semi-annual assessment installments on your property tax bill, but participation is completely voluntary and the program does not rely on public funds.



HUNDREDS OF WAYS TO SAVE

- Solar photovoltaic (PV) systems
- Heating & air conditioning (HVAC)
- Boilers & chillers
- Fuel cells
- Energy efficient lighting
- Energy management systems
- Windows & exterior doors
- Occupancy sensors
- Electric vehicle charging stations
- Solar water heating systems
- Pool and other water treatment systems
- Programmable thermostats
- Solar reflective (cool) roofing
- Water-efficient plumbing fixtures
- And many more!

BETTER THAN CONVENTIONAL LOANS

- Available financing of 10%-20% of property value
- No personal guarantee
- No money down
- Fixed rate
- Longer terms - up to 20 years
- Lien is transferable upon sale
- Secured by assessment on property

ABOUT FIGTREE ENERGY FINANCING

FIGTREE is a San Diego-based clean energy finance company providing breakthrough Property Assessed Clean Energy (PACE) funding that puts money-saving energy efficiency, renewable energy and water conservation upgrades within reach of virtually any property owner. Requiring no money down, FIGTREE's unique brand of PACE financing gives property owners the freedom to amortize payments for a period of up to 20 years via their property tax bills.

FIGTREE is the first company in the U.S. to successfully raise private capital for PACE projects via a multi-jurisdictional bond issue.

Be Sustainable



Lower Your Energy Bills



Watch Your Savings Grow



PACE FINANCING FOR COMMERCIAL ENERGY UPGRADES

Energy upgrades can slash energy bills, hedge against rising utility costs and improve your property value.

COMMERCIAL FINANCING FROM FIVE THOUSAND TO MILLIONS OF DOLLARS

100% UPFRONT, LONG-TERM, LOW FIXED RATE FINANCING

COMPARATIVE ADVANTAGES OF PACE	FIGTREE PACE	BANK LOAN	LEASE/PPA
Down payment required	No	Yes	Optional
Long financing terms	Yes	No	No
Personal guarantee required	No	Yes	Yes
Available for wide range of improvement projects	Yes	No	No
Payments transfer with sale of property	Yes	No	No
Qualify for tax incentives	Yes	Yes	No
Keep financial benefits of rebates	Yes	Yes	No
End of lease term issues	No	No	Yes

APPLY TODAY - YOU COULD SAVE THOUSANDS!

- **Get approved:** apply online at www.figtreecompany.com or call a FIGTREE representative
- **Develop your project:** let FIGTREE connect you to energy specialists or use your preferred contractor
- **See instant savings:** improve your property's cash flow with energy savings, rebates and tax incentives
- **Make semi-annual payments:** PACE financing is conveniently repaid through your property tax bill

WWW.FIGTREECOMPANY.COM

877.577.7373

FINANCIAL BENEFITS OF ENERGY UPGRADES

HUNDREDS OF WAYS TO SAVE

- Hot water systems
- Solar energy
- Heating and Air Conditioning
- Pool equipment
- Cool roofing
- Lighting upgrades
- Windows and exterior doors
- Water-efficient landscaping
- Elevator modernization
- Energy management systems
- Waste water treatment
- Fuel cells

FIGTREE PACE Lowers Your Annual Payment

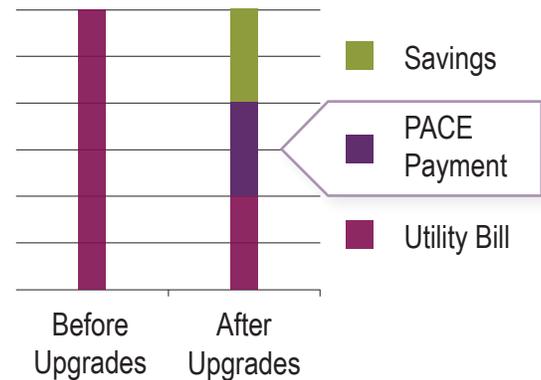
Sample Project: Solar Thermal (Hot Water System)

FIGTREE PACE Comparison	Terms (Years)	Interest Rate	Payment (Annualized)
FIGTREE PACE	20	7%	\$29,867
Conventional Loan	5	5%	\$65,092

- Cost of Improvements: \$287,438
- 100% Financed by FIGTREE PACE

SAVE
\$35,225/
YEAR WITH
FIGTREE
PACE
 (Compared to
 Conventional Loan)

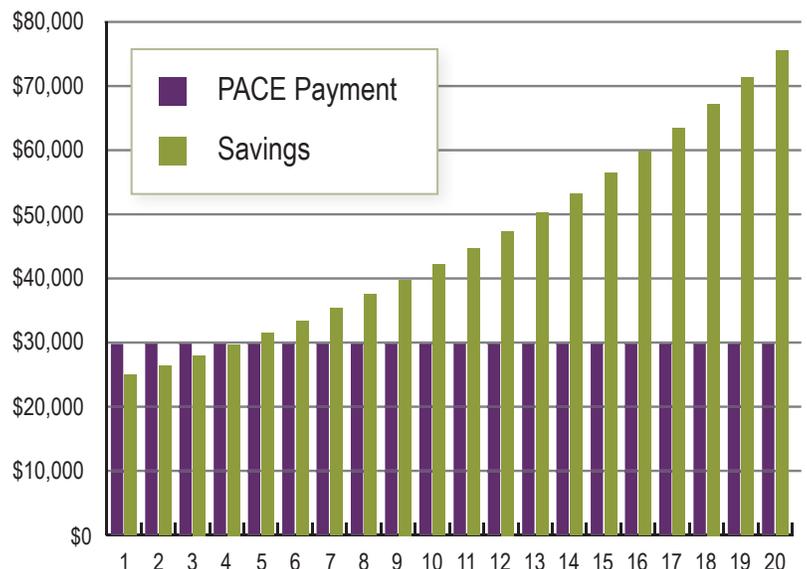
Net Savings Typically Result from PACE Financing



LOW FIGTREE PACE PAYMENTS CAN ENABLE CASH FLOW EARLY ON

Financial Benefits Checklist

- Realize positive cash flow
- Create value with positive NPV projects
- Take advantage of tax benefits and rebates



FINANCIAL PLANNING CONSIDERATIONS

FULL SERVICE, FREE MARKET FINANCING MODEL

Full Service: FIGTREE manages the financing process from application through disbursement of funds.

Free Market: FIGTREE funds projects through various sources to provide the best available rate and terms.

MAXIMUM FINANCING

The maximum amount of PACE financing available to any property owner is determined by the Total Property Value or Net Taxable Value of the property as recorded by the County Assessor. The maximum financeable amount is calculated as:

10% x Net Taxable Value = Maximum PACE Financing at Tier 1 Rate

20% x Net Taxable Value = Maximum PACE Financing at Tier 2 Rate

Minimum financing is \$5,000.

INTEREST RATE

Market Rate: The interest rate for each financing is set by the current market for PACE bonds. Our multiple funding sources ensure that your rate is the best available.

Fixed Rate: PACE financings feature a fixed interest rate for up to 20 years (determined by useful life of improvements).

Visit our website for current interest rates.

CASH FLOW DECISION

PACE financing changes the investment decision from payback to cash flow because the financing is provided upfront with no-money-down.

From the onset, energy and water efficiency upgrades can create positive cash flow as savings fully offset the cost of financing. Cash flow typically grows over time as energy rates rise and, when the PACE assessment is paid off, well-maintained equipment can continue to produce savings for years to come.

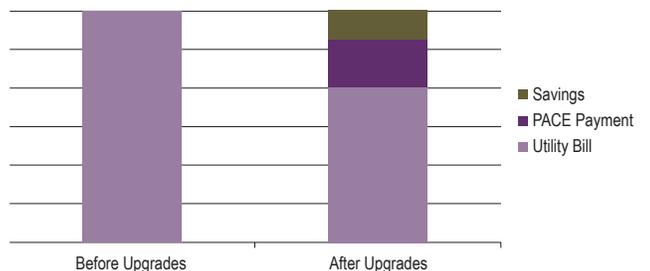
ACCOUNTING TREATMENT

- **Depreciation Tax Benefits:** Certain improvements will qualify for accelerated depreciation.
- **Investment Tax Credits:** Many renewable energy measures qualify for investment tax credits.
- **Rebates:** Income from rebates issued by utilities, state agencies, and others is typically taxable.
- **Interest Deduction:** A schedule of payments allocated between principal and interest will be provided by FIGTREE at disbursement.

Helpful Tip: See Title 26, United States Code, section 164(c) Deduction denied in case of certain taxes. "No deduction shall be allowed for the following taxes: (1) Taxes assessed against local benefits of a kind tending to increase the value of the property assessed; but this paragraph shall not prevent the deduction of so much of such taxes as is properly allocable to maintenance or interest charges."

FIGTREE cannot provide official accounting guidance. Please consult your Certified Public Accountant or tax advisor.

Net Savings Typically Result from PACE Financing



IS PACE FINANCING FOR YOU?

SELF-QUALIFICATION QUESTIONNAIRE

- | | | |
|---|------------------------------|-----------------------------|
| 1. Do you own a commercial property (including residential properties with more than 4 units and industrial properties)? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Is maintaining your cash reserves and/or credit capacity a priority? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Do equity requirements make it difficult to find bank financing for improvement projects? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. Is improving cash flow an important investment criterion? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 5. Do you value the option to transfer the outstanding balance of financing for property improvements to the next owner if you sell your property before the financing is fully paid-off? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 6. Do you have an appetite for investment tax credits and depreciation tax benefits? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 7. Are the mechanical systems (e.g. HVAC, water heating), lighting systems, and/or plumbing fixtures in your building(s) over 10 years old? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 8. Does your property have deferred maintenance issues? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 9. Do you avoid investing in energy-efficiency upgrades because your property is tenanted? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 10. If you were to install solar panels, would you prefer to own them (as compared to leasing) in order to eliminate end-of-term issues? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

IF YOU ANSWERED "YES"
to all or the majority of these questions, FIGTREE
PACE is your best financing option!

Contact a Participating Contractor or FIGTREE
Energy Financing to help you reach your
energy-savings goals.

**BE
SUSTAINABLE**



**LOWER YOUR
ENERGY BILLS**



**WATCH YOUR
SAVINGS GROW**



WWW.FIGTREECOMPANY.COM

877.577.7373

HOW TO APPLY FOR PACE FINANCING

INFORMATION YOU'LL NEED

- ✓ **Assessor's Parcel Number (APN)**
Can be found on a prior property tax statement
- ✓ **Current Mortgage Balance (if applicable)**
- ✓ **Original Mortgage Balance (if applicable)**
- ✓ **Check for payment of Application Fee**
Please submit by mail upon completing application online
- ✓ **Supporting Documents (if applicable)**
Listed in Application Form (e.g. Organizational Documents if not owned by an individual)

APPLY ONLINE

FIGTREE
ENERGY RESOURCE COMPANY

Speak to an Energy Finance Specialist | Contact | (877) 577-7373

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Smart Financing for Energy Efficient Products

FIGTREE provides breakthrough long-term PACE (Property Assessed Clean Energy) financing to help commercial and residential property owners improve their properties and realize the money-saving benefits of energy efficiency, renewable energy and water conservation upgrades with 50 down.

FIGTREE helps contractors and property owners by providing financing for energy projects that may not be suited for traditional funding vehicles.

FIGTREE's unique brand of PACE financing also helps cities and counties create jobs, spur economic development and meet their AB 32 goals utilizing *no public monies*.

CLICK HERE to read what property owners, contractors and city officials are saying about FIGTREE.

Apply For Financing

FIGTREE Commercial Financing Video

Participating Areas | PACE Approved Products | Compare Financing Options

THE COUNTY OF FRESNO
Auditor-Controller
Treasurer-Tax Collector

FRESNO COUNTY SECURED PROPERTY TAX DETAILS
FISCAL YEAR 2011
JULY 1, 2011 - JUNE 30, 2012

LAND	IMPROVEMENTS	FIXTURES(CFD)	PERSONAL PROPERTY	EXEMPTION	NET TAXABLE VALUE
\$ 40,301.00	\$ 194,231.00	\$ 0.00	\$ 0.00		\$ 234,532.00

TAX AREA	PEST CONTROL VALUE	
	\$ 0.00	

A copy of your property tax statement will help you complete the application.

HOW TO APPLY

1. Visit www.FigtreeCompany.com
2. Click "Apply for Financing" (circled at left)
3. Choose the "Commercial" option
4. Proceed with instructions on the Application Form
5. Mail your Application Fee and Supporting Documents



APPLY BY MAIL

If you prefer to fill out a paper application to submit by mail, please download the form from www.figtreecompany.com/pdf/pace-application-commercial.pdf or contact a FIGTREE Representative at 877.577.7373.



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WHAT FORBES.COM IS WRITING ABOUT THE SUCCESSES OF FIGTREE ENERGY FINANCING:

“The FIGTREE launch of the multi-city bond highlights an important but under-reported story of the PACE saga: programs for the commercial sector are thriving.

The \$725,000 bond will fund seven energy efficiency and renewable energy projects at businesses in four California cities: Fresno, Palm Springs, Clovis, and Exeter.”



WHAT PROFESSIONALS THROUGHOUT CALIFORNIA ARE SAYING ABOUT FIGTREE PACE:



“We adopted the CA PACE program to help commercial property owners finance money-saving, property improving energy efficiency and renewable energy solutions that in turn help us realize our economic development goals and promote a healthier environment for our citizens.

It’s a 360-degree win for cities, property owners – and the community at large!”

-Joseph Oldham, Sustainability Manager, City of Fresno

“Program’s like FIGTREE PACE present energy-intensive commercial customers with low-cost ways to finance relevant, energy and money saving solutions that reap benefits for years to come. Quite simply, this program makes good business sense for many of our commercial customers. We’re promoting their unique brand of financing to customers whenever we can!”

-Bob Riding, Community Energy Manager



“The California Building Industry Association (CBIA) is a state-wide trade association representing 5,000 member-companies involved in new and existing residential and light commercial construction. In the market for energy efficiency financing, FIGTREE has a track record of successfully funding projects through a full-service and free-market approach to PACE. FIGTREE provides borrowers, such as our CBIA members, access to energy saving capital through various funding sources, delivering the most cost-effective financing possible...CBIA fully supports the FIGTREE California PACE program and recommends your adoption of their program.”

-Robert E. (Bob) Raymer, PE, Senior Engineer, Technical Director

“Doing business with FIGTREE PACE reaps multiple rewards. The team is professional, attentive, focused – and smart. They know and understand business – and the needs of their customers. Their unique financing expertise has led to improvements that are driving improved property values, higher tenant occupancies and lower energy bills for several of our commercial properties. We encourage others to consider this unique financing tool.”

-Sal Gonzales, COO



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