

The Smart Alternative to Credit-Based Financing



Ygrene makes home improvement financing fast and affordable.

You now have a better way to finance home improvements to make your home safer, more comfortable and energy efficient. Ygrene's award-winning PACE (property assessed clean energy) financing offers a unique option for energy efficiency and hurricane protection improvements such as high-impact windows and doors, roofing and standby generators. Financing is based on available home equity and paid with your property taxes.

Save energy. Improve your comfort. Increase the safety of your property. Now is the time to make the home improvements you've been dreaming about — without impacting your credit score.

- 100% Financing, No Money Down
- No Payment For Up To 17 months¹
- Eligibility Is Based Primarily On Home Equity And Ability To Pay
- No Minimum Credit Score Required
- Get Prequalified In Minutes

It's A Quick, 3-Step Process



1.
Choose a contractor



2.
Select your terms, sign your financing documents.



3.
Start your project

Get started today! Call Ygrene at 800.207.5070

ygrene.com

Common Questions about Ygrene

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 hurricane protection upgrades to buildings. Payments are incorporated into and repaid through a special assessment added to your property tax bill with terms of up to 30 years. 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 Florida State Statute 163.08 and secured by a continuing lien on the property. If you sell your property, payments may transfer to the new owner, just like your property taxes.²

Q: How do I qualify?

A: It's easy. If your property is in one of our active service areas, you can get preapproved 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 air conditioning system. Upgrade to energy efficient windows, doors, roofing and insulation. Replace your water heater. And more. Visit ygrene.com/improvements for a list of PACE-eligible improvements.



Solar Panels



Wind Resistant Measures



Windows & Doors



Lighting



Pool Pumps & Solar Heaters



Roofing



Heating & AC



High Efficiency Water Heating



Air Filtration



Insulation

1 Subject to underwriting guidelines and approvals; timing of first payment depends on date of funding; interest accrues during entire deferred payment period.

2 Ygrene PACE payments repaid with your property taxes and are legally transferable upon sale; however, some mortgage lenders may require full repayment of the special assessment upon sale or refinance.