



ENERGY EFFICIENCY FINANCING - Multifamily

Josh Patton
Ascentium Capital LLC



Ascentium Capital specializes in designing energy savings finance programs for organizations nationwide.

- Competitive financing and leasing solutions up to \$1.5 Million
- Backed by Paul Allen's Vulcan Capital
- Financed over \$2 billion since August 2011
- 3rd largest private-independent finance company
- Industries Served: Petroleum, Franchise, C&I, Energy Efficiency, Hospitality, Medical, Titled Vehicles, Software & Technology, and many more
- Credit based, not asset based lending



Steps to a Successful EE Financing Program



- Affordable
 - Cash Flow Positive (CFP) solution
 - Below Market Rates
 - Buy-downs or blind discounts
- Simple Process
 - Quick and easy to apply for credit
 - Prompt credit decision
 - Simple documents to sign
 - Tools for sales to offer accurate payment options
 - Progress payments or prefunding to supplier
- Approve More Deals
 - Lender(s) with wide credit appetite all industries types
 - Credit enhancements
 - Loan Loss Reserve (LLR)
 - Loss Pool

Execute all these points to achieve true market transformation!

Now: Let's look at a real world example case study that Ascentium Capital has implemented through the Michigan Saves Program!



Program Highlights

- Affordable
 - Below Market Rates 200 – 300 bps lower
 - Cash Flow Positive Payments up to 72 month terms
 - Starting to offer Utility Buy Downs through DTE
- Simple Process
 - Online quoting tool and application
 - Less than 2 hour credit decision
 - 1 page customer documents
 - 100% pre-funding
- Approve More Deals
 - 25% Loan Loss Reserve with 100% recovery on defaults
 - 93% of funds requested approved with no defaults
- Struggles
 - UCC issues with HUD properties
 - Lower volume due to contractors focusing on commercial jobs

**Close more business using our Simple and Affordable
finance solution for Multifamily Properties!**



Financing Simplified



Integrated quote-to-apply-to-approval

Most Credit decisions in 1-2 hours

Minimize out of pocket costs

Fast and easy document submission

Pre-funding 100%

Quick Quote

App-Only up to \$250,000

100% Financing Solution

1 Page Document up to \$135,000

Deal Funded

*Fast.
Flexible.
Financing.*

- iCalc, Smart phone, or portal
- Dedicated email & phone # option

- No tax returns or financials
- Online app, pdf or paper

- Including labor
- Ability to finance shipping, tax and other expenses

- Via DocuSign, email or fax
- Originals are not necessary

- Fund from quote
- Serial #'s not required
- Same-day ACH or overnight check

Projects Get Paid Faster!



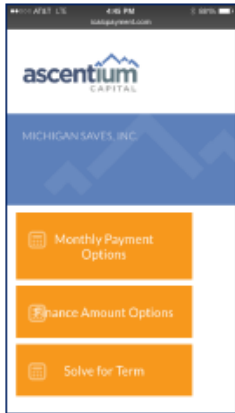
iCalc Payment Quoting Tool



iCalc Update Vendor Sales Tools

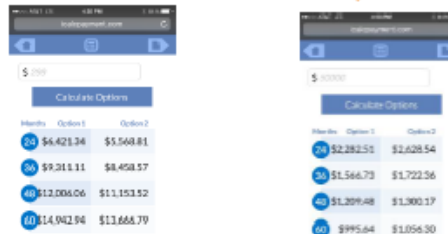
New quote options!

Your new mobile iCalc enables you to use the monthly energysavings to calculate cash flow positive solutions with various terms and funding amounts.



Monthly Payment Options

No change in functionality. Simply input the equipment cost and generate the term and payment options.



Finance Amount Options

Allows you to input the anticipated monthly energysavings and solves for the total amount they can finance.

Solve for Cash Flow Positive Term

Input the equipment cost and the anticipated monthly energysavings and then solve for the term of the financing.

After customizing the finance solution, select **Create Proposal** and input the customer information and send!



Contact us to learn more:

Finance Request

\$76,000.00

Quotation Prepared For

hoekstrainschoolcraft@frontier.com

Attn To: Weibren Hoekstra

Quotation Requested By

MICHIGAN SAVES, INC.

Prepared By

Josh Patton

Vice President - Sales

JoshPatton@AscentiumCapital.com

281.902.1969

586.201.9699

281.921.3369

Monthly Payment Options

Finance Agreement

Advance Payment(s): 0

24 Months	24 @ \$3,469.42
36 Months	36 @ \$2,381.43
48 Months	48 @ \$1,838.41
60 Months	60 @ \$1,513.37

Please circle your desired payment option, sign below, and return to me. This proposal will expire in ten (10) business days, from the date originated, unless signed and returned to our office.

We appreciate the opportunity to submit this proposal to you. Should you have any questions, please feel free to contact me.

Agreed:

Signature _____ Date _____

Contact Information

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