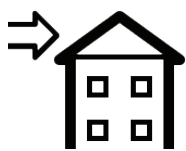


Interested in an economical way to pay for energy efficiency & renewable energy measures?

Consider PACE (Property Assessed Clean Energy) financing

Key requirement: energy savings must exceed cost of the measures

Commercial PACE financing is available for commercial, industrial, agriculture, non-profit & public facilities



Roofs

(Custom projects evaluated on a case-by-case basis.)



Lighting



Windows



HVAC



Solar

Eligible projects

Financing provided by Show Me PACE lenders

- can pay for 100% of the cost of the energy measures
- is all private capital - no taxpayer funds
- has a fixed interest rate
- is repaid with an annual assessment over a term of up to 20 years
- is considered "off-book" on a firm's balance sheet
- can stay with the building upon sale
- doesn't require first payment until 6-24 months after closing
- provides annual energy savings beginning in first year



For more information:

visit www.showmepace.org or contact Program Manager Jan Schumacher jan@moenergy.org, 573-616-1046

Financing approvals are simple! To qualify, PACE measures must:

- ☑ be permanently affixed to the property
- ☑ reduce energy or create renewable energy on the property
- ☑ save more money than the cost of the measures
- ☑ no bankruptcies or lawsuits naming owner of property or property itself
- ☑ no delinquencies in property tax payment within 5 years or period of ownership
- ☑ have consent of all current mortgage holders
- ☑ be located in a participating municipality (*listed at showmepace.org*)



How the PACE process works

- 1) Initial interest form submitted to Show Me PACE
- 2) Information shared with Show Me PACE lenders
- 3) After PACE financing arranged, project submitted to Show Me PACE for approval
- 4) After approval, PACE financing pays up to 100% of cost of energy measures
- 5) A tax lien is placed on the property with repayment through an annual assessment

**Show Me PACE
Commercial Lenders**

TWAIN
FINANCIAL PARTNERS

OSP

CLEANFUND
Commercial PACE Capital

PACEEquity

KS
StateBank

PETROS PACE
FINANCE

DIVIDEND

PACE vs traditional loans

Traditional Loan

PACE

term details averaged based on traditional practice

Closing costs due upfront. Loan payment due within a few weeks of closing	Closing costs part of annual assessment; not paid out-of-pocket. 1st assessment not due for 6-24 mos.
Fixed rate for only first 5 years	Fixed rate for up to 20 years
Must be paid off if owner sells property	Assessment is transferable to next owner
Will impact ability to borrow money in future	Assessment is considered "off-book," so it won't impact cash flow or credit line

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is administered by the Missouri Energy Initiative, a nonpartisan, nonprofit association of public and private sector energy entities working to meet Missouri's energy needs through support and facilitation of energy economic development, education, research and pragmatic policies.

