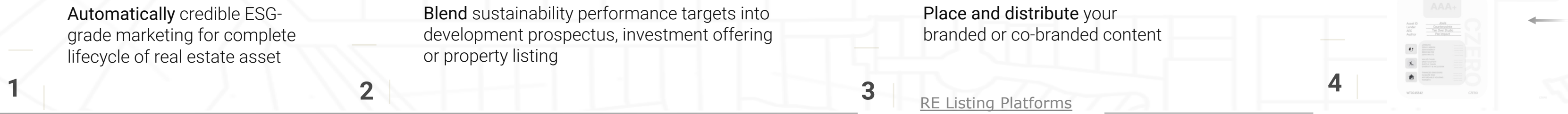




Marketing toolkit...

CZERO

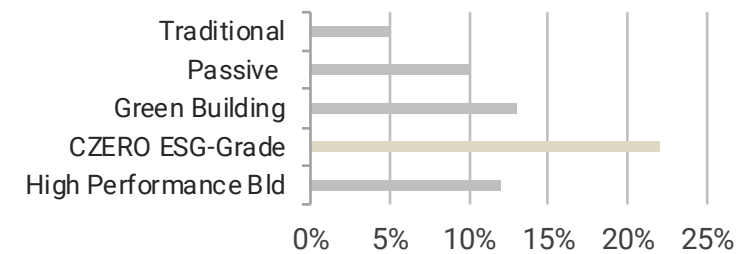
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CZERO ESG GRADE CHANNELS

- PRINT DIGITAL
- EMAILS VIDEO
- EVENTS SOCIAL

BUILT FOR:
NEW, EXISTING & RECENTLY COMPLETED BUILDINGS & RESIDENCES



Project Budget/Cost	16,000,000
CZERO Market Rate	4,160,000
Real Estate Value	20,160,000
Product Price	112,176
Net Capital Gain	4,047,824

ROI **25.29%**



swipe up...

CZERO AAA+
 ROOST DEVELOPMENT CO.
 JOULE- MULTI-FAMILY
 424 NE OLNEY
 BEND, OR 97701

TEN OVER STUDIO INC.
 PENCE CONTRACTORS LLC

AAA+

Asset ID: Joule
 Lender: Courtesy
 AEC: Ten Over Studio
 Auditor: Pro Impact

CZERO

WT0245842 CZERO

swipe down...



THE FEATURES

CZERO AAA+
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TEN OVER STUDIO INC.
 PENCE CONTRACTORS LLC

Bound with property title equals future proofed asset



JOULE is a community prioritizing human centric design located in Bend Oregon. A market-rate, thirty-six unit, quadruple net zero property that also addresses practical levels of environmental, social and governance performance through a systematic sustainable philosophy. Combined with best landuse techniques, its development by density planning also helps solve the lack of housing in the local area. Located in Mid-Town, a vibrant community in walking distances to neighborhood restaurants, breweries, parks and a eclectic downtown scene are just a few of the social perks. The property also has fully integrated outdoor living spaces, with a state-of-the-art shared working facility and artistic façade that is hand-crafted locally. Need more? The full gamut of Joule's features include:

Amenities

- CO WORKING OFFICES ✓
- SHARED OUTDOOR SPACES ✓
- FULLY CONNECTED SMART LIVING ✓
- CLOSE PROXIMITY TO SCHOOLS & NATURE ✓
- ONSITE PARKING FOR BIKES , CARS, & E-CHARGING ✓

Design

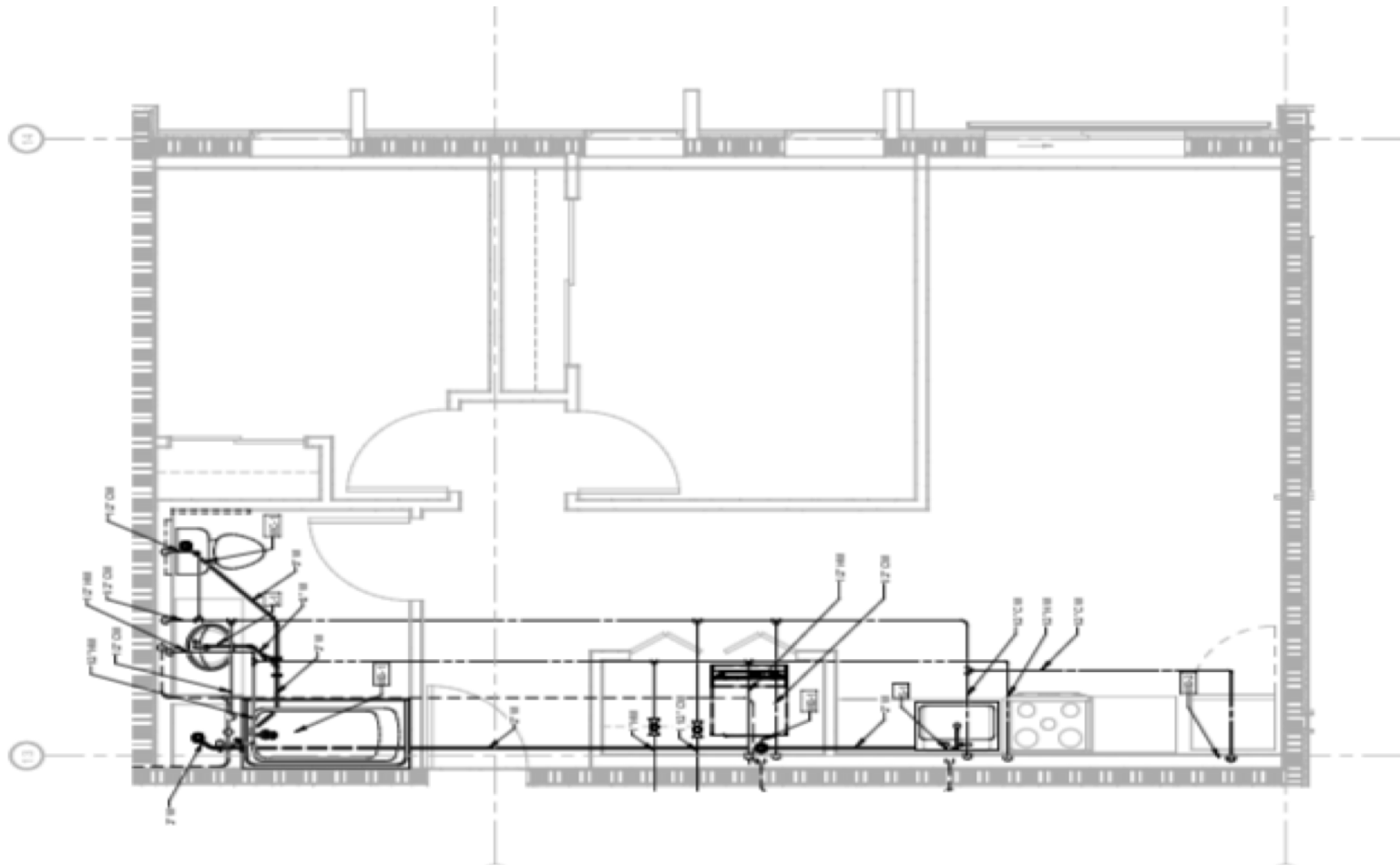
- AFFORDABLE HIGH PERFORMANCE BUILD ✓
- VERIFIED SUSTAINABLE MATERIALS ✓
- PASSIVE BUILDING ENVELOPE PRINCIPLES ✓
- ORGANICALLY FLAWLESS INTERIORS ✓

Environmental, Social & Governance

- LANDUSE ✓
- ZERO CARBON ✓
- ZERO ENERGY ✓
- NET ZERO WATER ✓
- NET ZERO WASTE TO ENERGY ✓
- VALUE CHAIN SCOPE 3 ✓
- ONSITE HEALTH & SAFETY ✓
- SUPPLY CHAIN: PLANNERS, CONSTRUCTION & MATERIALS ✓
- DIVERSITY & INCLUSION ✓
- FINANCED EMISSIONS ✓
- CLIMATE RISK ✓

Demographic Overview

- CLASS A ✓
- MULTIFAMILY ✓
- 36 - 1,2,&3 BEDROOM UNITS ✓
- YOY 7.4% RENTAL GROWTH; 4% VACANCY ✓
- PROPERTY TAXES 17111233-BB-00700 ✓



THE TOOLKIT

CZERO BY JOULE

CZERO

ENVIRONMENTAL SOCIAL GOVERNANCE

A A A

ROOST

Image courtesy of 10 Over

CZERO AAA+
ROOST DEVELOPMENT

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BEND, OR 97701

CZERO ENVIRONMENTAL SOCIAL GOVERNANCE

A A A

Image courtesy of Roost

PERFORMANCE TARGETS SET

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PENCE CONTRACTORS LLC

AAA+
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Environmental

100%

- ✓ Zero carbon and energy
- ✓ Net zero water and waste
- ✓ Embodied carbon reductions
- ✓ Built envelope balance

Social

100%

- ✓ Onsite safety
- ✓ Supply chain: Materials
- ✓ Value chain: AEC
- ✓ Diversity and inclusion

Governance

100%

- ✓ Climate risk
- ✓ Financed emissions
- ✓ Affordable housing
- ✓ Targets

Tackling Sustainability

We're committed to helping our customers by offering a turn-key ESG-Grade Sustainable Building solution that seamlessly addresses the full life cycle of the real estate asset

Smarter Capital

- Up to 1.25% interest rate reduction
- Applies to full loan amortization
- All project finance types
- Reduce risk and get ahead of regulations and building codes
- Future proof your real estate investment

Conditions Summary

Offer valid nationally for new, existing, or recently completed properties. Product can be used with senior debt, pace, perm financing, residential mortgages and commercial loans. (see ESG-Grade factsheet for cost of capital savings, terms and conditions)

PLACE SPONSORED CONTENT

DISTRIBUTE ASSET

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