

ESG CAP STACKS BY...

C Z E R O

SENIOR DEBT

|

PACE

|

CRE

|

AGENCY

|

RETROACTIVE

OUR PROCESS

ESG MODELED


CZERO

ESG AAA+

KPI

- LANDUSE  
ZERO CARBON  
ZERO ENERGY  
ZERO WATER  
ZERO WASTE
- VALUE CHAIN  
ON-SITE SAFETY  
SUPPLY CHAIN  
DIVERSITY
- FINANCED EMISSIONS  
CLIMATE RISK  
AFFORDABLE HOUSING  
TARGETS

TITLE: 113716689011083



Environmental

100%

- ✓ Zero carbon
- ✓ Net zero energy
- ✓ Net zero water
- ✓ Net zero waste

Social

100%

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

Governance

100%

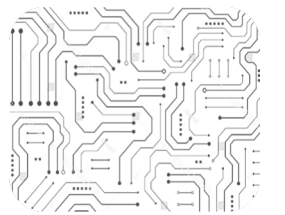
- ✓ Climate risk
- ✓ Financed emissions
- ✓ Affordable housing
- ✓ Targets

PRE-APPROVED SUSTAINABLE FINANCE



CZERO  
ESG  
AAA+

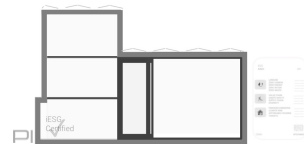
ASSET ID  
ADDRESS  
TITLE 113716689011083



ICON API DEPLOYED

SEAMLESS LOAN AGREEMENT TRACKING & VERIFICATION

SHOWCASE SUSTAINABILITY PERFORMANCE



WHAT  
OUR CLIENTS LOVE

SENIOR DEBT

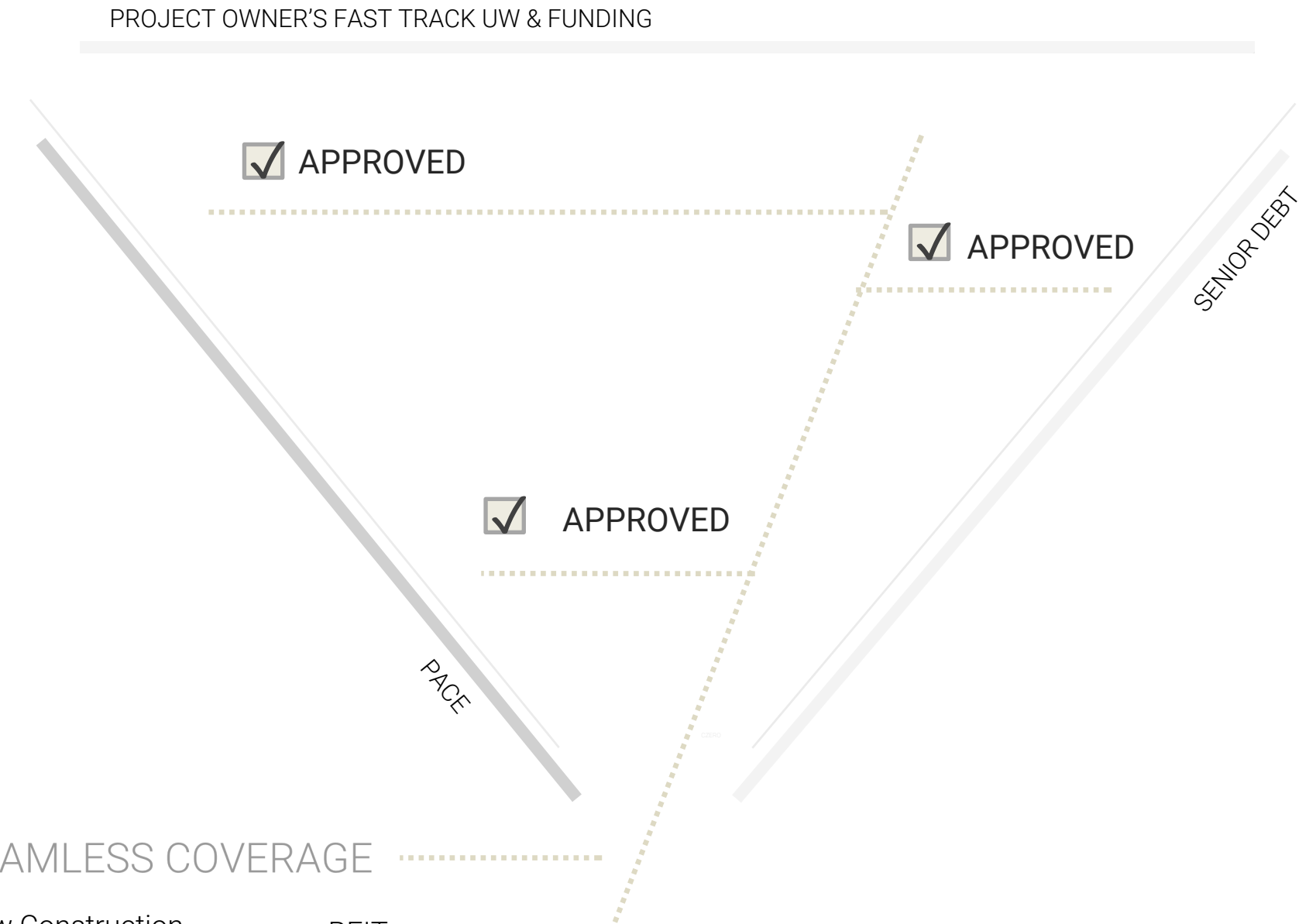
CZERO models the ESG-grade built environment and fully automates the real estate assets sustainability performance at the institutional level.

- Over **350** institutions have approved Pace financing
- Pace is privately funded and lender **MUST** consent
- Lender consent is **NOT** a subordination or intercreditor agreement
- Complete autonomy to call default and foreclose
- LTV** and **DSCR** is underwritten to best standards
- GUARANTEED** basis-point deductions on ESG-grade loans

PACE PROGRAM

CZERO complies nationally and automatically qualifies your asset through the state's program administrator for the property assessed clean energy program.

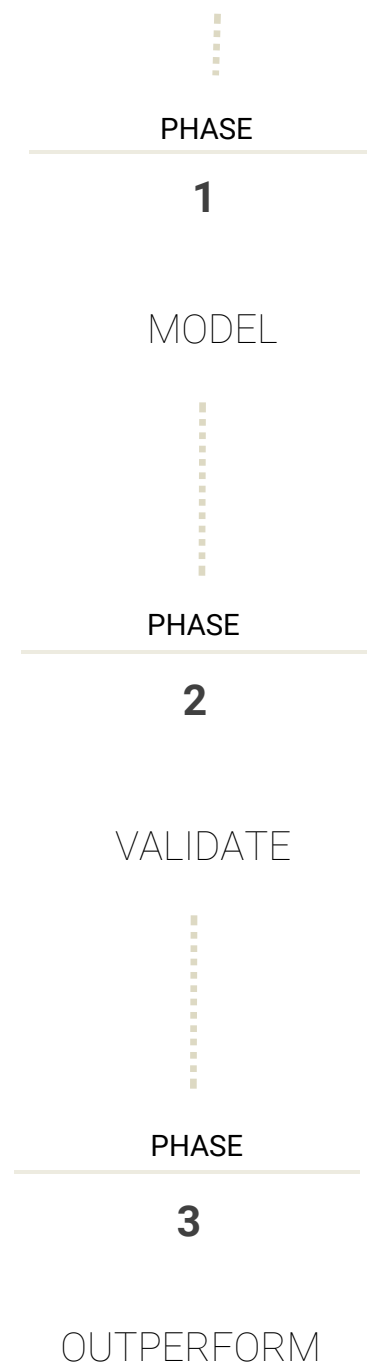
- Available in 25 states and counting
- LOWER** weighted average cost of capital
- Fixed-rate with up to 30% of capital stacks on **ANY** qualifying project scenario
- GUARANTEED** basis point reductions for sustainability-linked financing
- Capital provider **MUST** stipulate an authorized representative in the financing documents



SEAMLESS COVERAGE

- |                   |             |
|-------------------|-------------|
| New Construction  | REITs       |
| Development       | CRE         |
| Existing Building | Hospitality |
| Building Envelope | Industrial  |
| Refinance         | Office      |





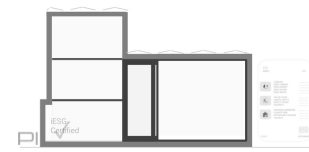
LIFECYCLE  
ESG CAP STACKS

**\$53.5 M**

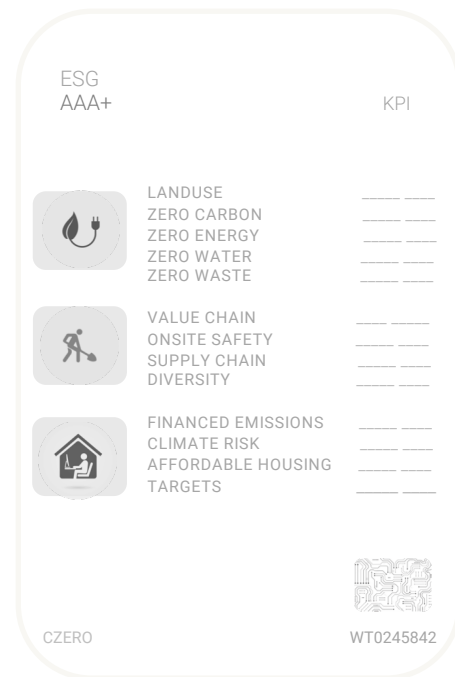
Senior Debt	60%		32.1M
Pace	25%		13.3M
Equity	15%		8.1M

Multifamily New Construction	CZERO
261K Gross Square Feet	ESG
\$53.5M Cap Stacks	AAA+
\$32.1M Senior Debt	
\$13.3M PACE / Prepaid Tax	
\$8.1M Equity/Assets/Incentives	

Development Budget	53,476,819
Lender 1A – Senior Debt 20 Year Term	28,075,330
Annual Interest Rate 5.125	2,246,746
Annual Interest Rate CESG 4.725	2,172,555
APR Savings Per Annum	74,191
Lender 1B-25 Year Term	15,698,054
Annual Debt Service Rate 6.625	1,286,685
Annual Debt Service CESG 6.20	1,236,847
Interest Rate Savings Per Annum	49,838
CZERO ESG-Grade Product (80bps min.)	495,900
Lender Yield CESG Product Credit	(105,000)
<b>NET FINANCIAL SAVINGS</b>	<b>2,729,770.</b>
Project Budget/Cost	53,476,819
CZERO ESG-Grade Asset	16,043,045
Real Estate Investment	69,519,864
Product Price	390,900
Net Capital Gain	15,652,145
<b>ROI</b>	<b>29.2%</b>



# YOUR ADVANTAGE



## SENIOR DEBT

- 1st Trust Bank
- 21000 Brookpark Lender
- A2B2 LLC
- Academy Bank
- Access Point Financial
- Ally Bank
- Ally Capital
- Alpine Bank
- Amalgamated Bank
- America's Christian Credit Union
- American Ag Credit
- American Agricultural Bank
- American West Bank
- Ameriprise Financial
- Ameritas Investment Partners
- ANB Bank
- Associated Bank
- AVANA Capital, LLC
- Bancorp South
- Bank Hapoalim B.M (BHI)
- Bank of America
- Bank of Ann Arbor
- Bank of Colorado

C-Z contact us

## PACE PRIVATE FUND

- Pace Equity
- Counterpointe
- Nuveen
- Amalgamated
- Imperial Ridge
- Enhanced
- Forbright
- GreenRock
- LordCap Green
- Twain
- IKAV Pace
- Bayview PACE
- Castle Green Finance
- Clean Fund Commercial Pace
- Dividend Finance
- Petros Pace
- Poppy Bank
- Stonehill Pace
- Western Alliance Bank
- White Oaks Global Advisors
- Inland
- JP Morgan Chase Bank
- Bank of America

