



Courtesy of M. McKeel

## Sustainable Residential Real Estate

AAA+



CZERO  
ESG  
AAA+

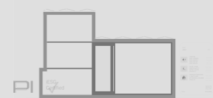
**28.4%**  
ROI

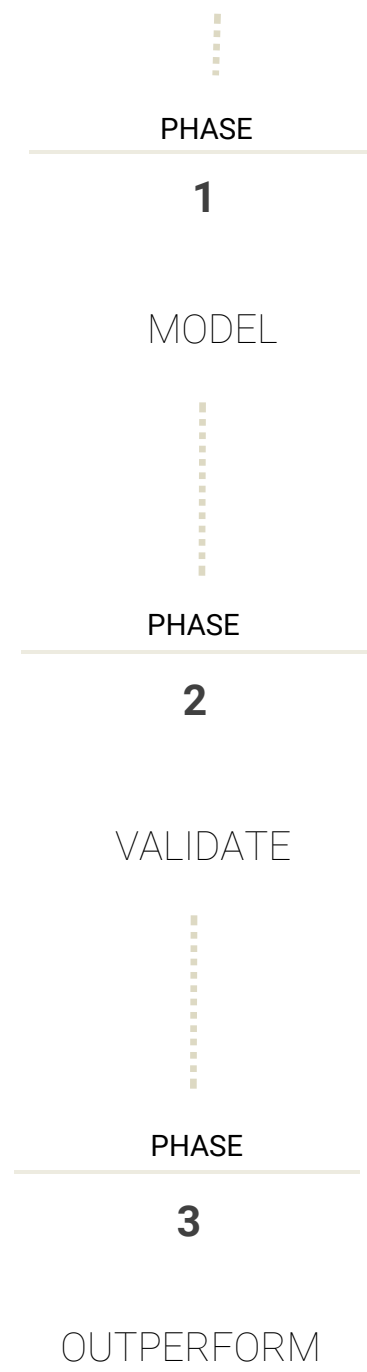
ESG BANK

TITLE

WT0245842

CZERO





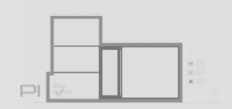
LIFECYCLE  
ESG LIVING

**\$850K**

1 <sup>st</sup> Mortgage	80%		680,240
2 <sup>nd</sup> Heloc	10%		85,030
Equity	20%		170,060

Residential	CZERO
3,800. Gross Square Feet	ESG
\$680,240 1 <sup>st</sup> Mortgage	AAA+
\$ 2 <sup>nd</sup> Mortgage/Heloc	
\$170,060 Equity/Assets	

Home Budget	850,300
Lender 1A – Mortgage 20 Year Term	680,240
Annual Interest Rate 5.125	4,536
Annual Interest Rate CESG 4.725	4,387
APR Savings Per Annum	1,788
Lender 1B-Heloc	N/A
Annual Debt Service Rate	
Annual Debt Service CESG	
Interest Rate Savings Per Annum	
CZERO ESG-Grade Product (80bps min.)	13,604
Lender Yield CESG Product Credit	(12,006)
<b>NET FINANCIAL SAVINGS</b>	<b>35,760.</b>
Project Budget/Cost	850,300
CZERO ESG-Grade Asset	255,090
Real Estate Investment	1,105,390
Product Price	13,604
Net Capital Gain	241,486
<b>ROI</b>	<b>28.4%</b>





OUR PROCESS



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

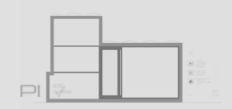
SUSTAINABILITY VALIDATED

ASSET COMPLETE

ICON API  
Real time monitoring

OUTPERFORM

CZERO ESG AAA+ ROI



Need more? Visit [czero.pro/assets](https://czero.pro/assets)

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