

C|ZERO



ESG Fund

CO ESG RE

CZERO is a whole lifecycle real estate product that increases your asset value while easily validating your properties' sustainability performance. CO's ESG fund message is simple, yet utterly scientific. High-performing, sustainable living for all. By understanding our customers' environmental, social and governance needs in a complex building industry out came [CZERO's ESG-rated sustainable real products] - Affordable, high performance products that are easily understandable by all and can be rapidly applied to any built environment. With CZERO...environmental, social and governance performance such as zero carbon, energy, waste, water, onsite safety, financed emissions, climate risk and scope three, are built-in and automated. The real estate process is not impacted any differently, with one exception: information optimization, ease of use and valuation. The products seamlessly address the real estate's entire lifecycle, new, existing and recently completed buildings, residences and portfolios across all property types and asset classes. We call it the sustainable triangle...Model. Fund. Outperform.

Frequently Asked Questions

1. Why do clients receive a discounted interest rate?

Clients obtain a discounted interest rate for the loan's full amortization because they are implementing long-term sustainability features for the total lifecycle of the real estate asset. The interest rate reduction is specifically aligned to each product's environmental, social and governance performance level. As such, the products performance indicators are grouped and rated accordingly by way of A for environmental, AA for environmental and social, and AAA for environmental, social and governance. The discounted interest rate also helps cover hard and soft building costs, while also reducing the clients cost of capital and improving financial gains.

2. Why is the interest rate at or near floor rates?

The interest rate is at or near prime because the sustainable financing is structured from private capital, aligned specifically to the ESG-Rated Sustainable Real Estate Standard and underwritten into the loan's terms and conditions in the form of basis point pricing.

3. Are there geographical limitations in project scope?

No, because the ESG RE standard is a global standard that scientifically covers both imperial and metric units, financing can provided be provided globally, so long as the client's loan instrument adheres to the certification requirements.

4. What type real estate projects can the clients use the loan capital for?

The customer can use the loan(s) for individual real estate projects, portfolio optimization, acquisitions, re-structurization, new real estate strategies, capital improvements, renovations, existing buildings and new construction.

Frequently Asked Questions

5. Is there a minimum and maximum financing amount?

Yes, the minimum loan financing amount is 10,000,000 million and maximum loan financing amount is 400,000,000.00

6. Do the fund's capital sources operate in other financial lines and business transactions?

Yes, the fund's capital sources do operate in other financial lines of business that are typical in capital markets.

7. What are the fund partners policy for its investments and lending practices?

The fund's capital sources ethical policy in most cases will prohibit financial services to individuals, organizations or businesses that are involved in the following: manufacture, use or storing of hazardous, toxic, or chemical materials or waste; business owners that are a party to any claim, lawsuit, or have declared bankruptcy; manufacturer or trade of military equipment; involved in biotechnology or the development of genetically modified organisms; and/or involvement in the animal trade.

8. Why do the capital sources want to provide ESG-grade funds for capital projects?

Through ESG-rated sustainable real estate, the fund's capital partners are able to have direct oversight, impact and reporting from the use of their investment capital at the project-level. As well as sustainable on balance sheet loans, better performing assets and definitive alignment to sustainable/ESG targets and frameworks

9. Where is the loan capital funded from?

The sustainable loans are funded from institutional-grade capital sources and relinquished directly from the institutional partner .

10. How long does the loan process take?

The loan process typically takes between one and two months.

11. Is ESG-grade capital from the fund always available for sustainable real estate projects?

Yes funds are available annually through an ongoing debt and equity facility.

Frequently Asked Questions

12. What is the collateralized security in the form of an insurance policy?

The collateralized security is an insurance policy that the lender procures to insure the principle and interest of their loan, in the event the borrower defaults on their payments. In certain situations the insurance policy is issued in the form of a bond and circulated to investors.

13. Does the client have to pay for the collateralized security in the form of a bonded insurance policy and how much does it cost?

If collateralized insurance policy is used, the borrower may have to include the premium cost into the closing costs; The bonded insurance policy cost depends on the client's risk profile, project owner's experience and scope, size and scale of the real estate project.

14. Does the client still need to obtain property and causality insurance or some other form of property insurance?

Yes the client still must retain adequate property insurance as the collateralized security/insurance bond insures the loan capital not the tangible property, construction or anything else in the event of a default.

15. Who structures the collateralized security in the form of a bonded insurance policy?

The collateralized security in the form of a bonded insurance policy is structured by an insurer.

16. How does the financing process transpire

The fund and its capital providers have a streamlined and ethical financing process. The ESG-grade financing process includes the following steps: (1) ESG-rated sustainable real estate performance targets review; (2) loan terms and conditions assessment(3) formal intake application form completed; (4) signed application and underwriting documentation checklist submitted; (5) underwriting due diligence and risk analysis; (6) Letter of intent and final loan documents issued (7) Closing date set; (8) Loan document drawn; (9) Disbursement of loan at closing via bank to bank secured communication; (10) ESG Modelled; (11) Building Commissioning Verification; (12) Standard Audit by Certification Body ((12) ESG-rated product certification notarized to title(s)

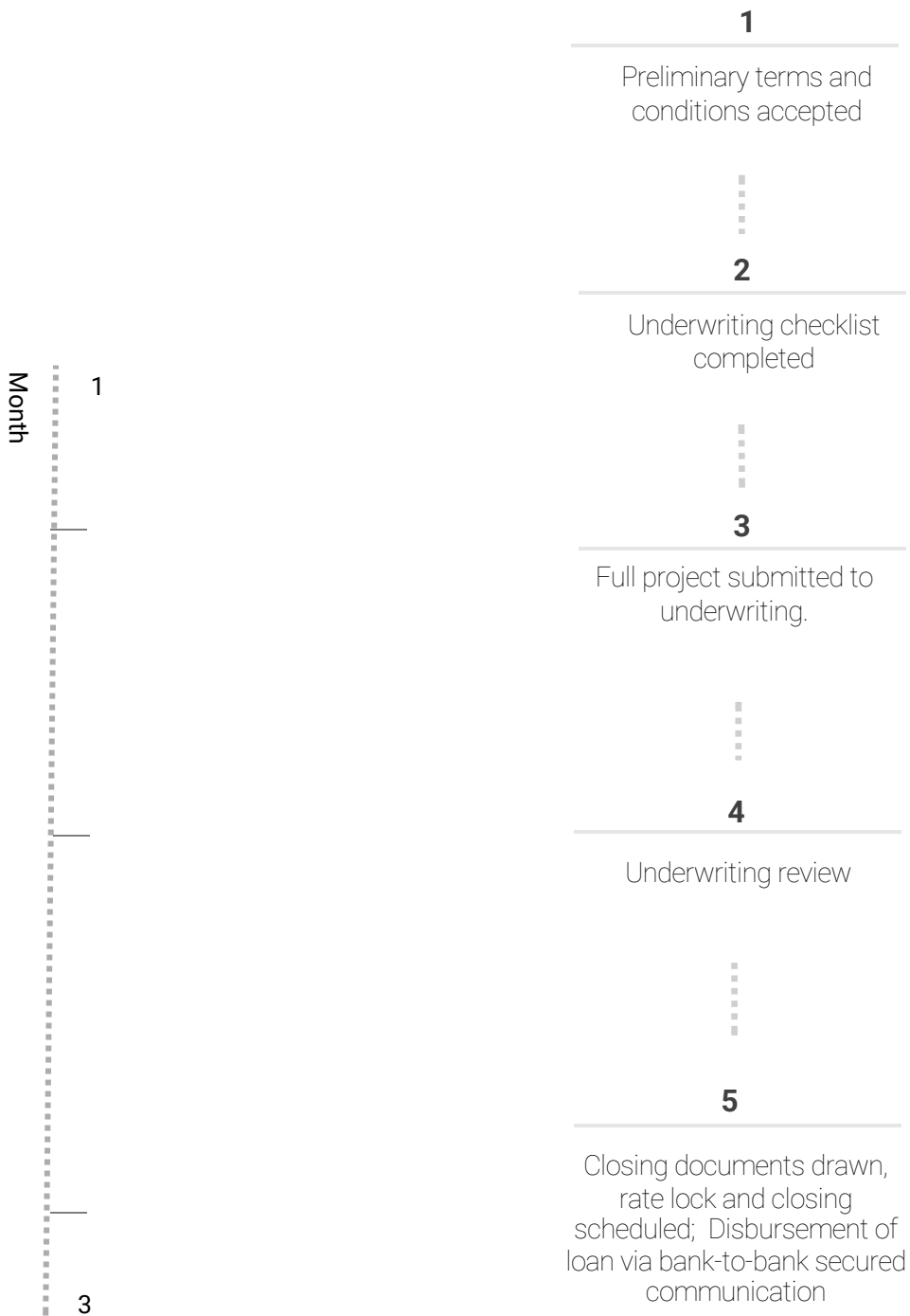
17. How long does the closing take ?

The closing takes 1 business day, typically during a time period of a few hours.

18. When does the borrower receive the loan on their capital account?

The borrower receives the full loan amount on their account at closing and in accordance to the draw schedule, if any.

Funding process timeline:



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