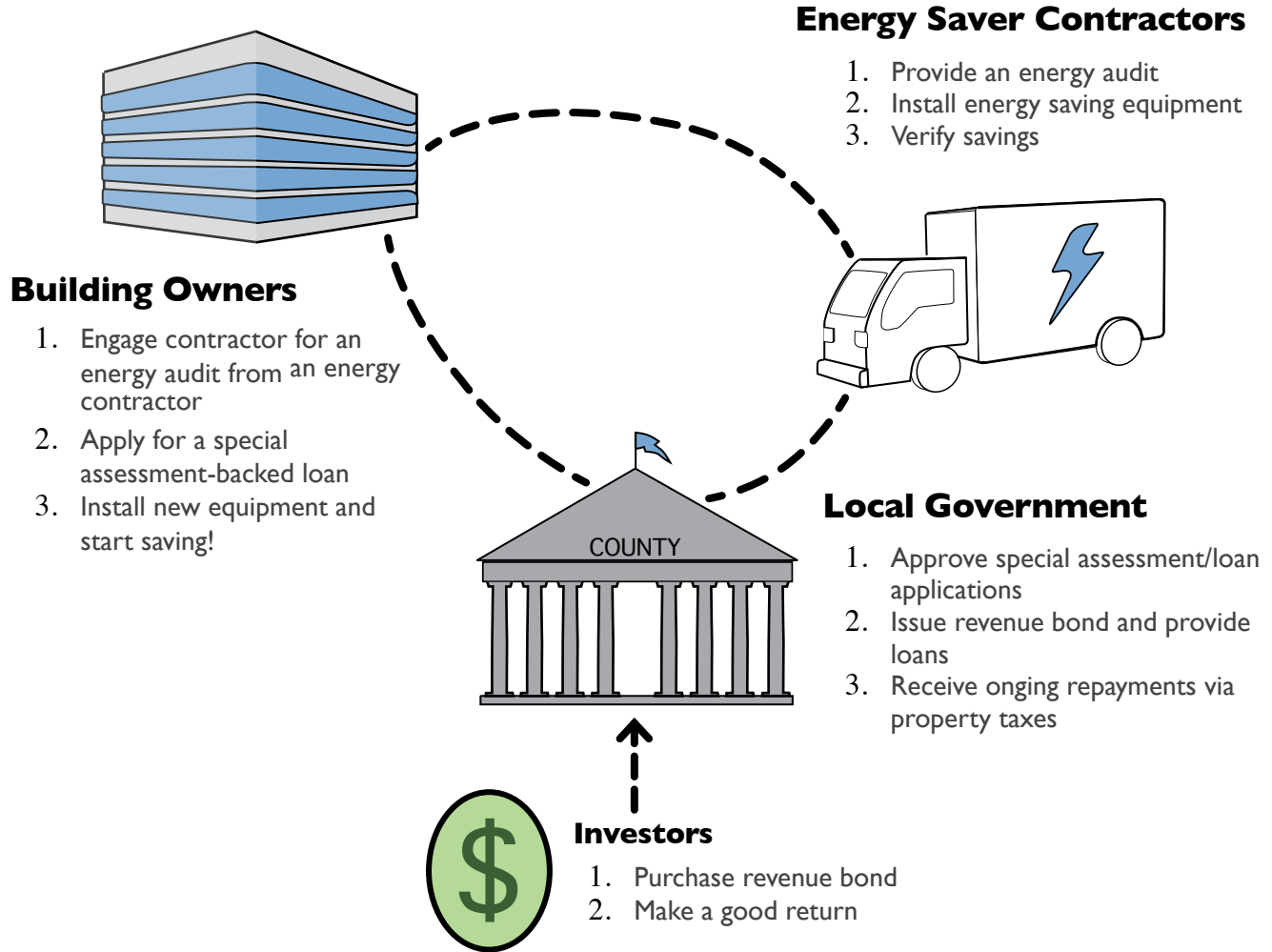


SAVE ENERGY – SAVE MONEY

With zero capital cost to owners, clean energy financing brings investor money to pay for upfront costs of proven, cost-effective, energy improvements.

HOW DOES IT WORK?



What's in it for...?

Building Owners

- Lower utility bills quickly
- Repayment of the upgrade will stay with the property

Energy Contractors

- Greater access to an emerging market segment
- Opportunity to expand services & build partnerships

Local Governments

- Ability to stimulate local economy
- Cost-effective method for creating a cleaner community

Demystified **1 2 3 4**

1

Local Governments adopt PACE program

Cities, counties, townships, and EDAs/HRAs are empowered by Minnesota's PACE law to adopt PACE programs. Eutectics Consulting's Main Street Model includes a "PACE in a Box" toolkit with all of the resources local governments need to start a low-risk, privately-funded PACE loan program for their businesses, non-profits, and other community facilities.

2

FIRST Seek an energy audit through your local utility

Minnesota's electric and natural gas utilities run successful energy conservation programs; many will underwrite the cost of a comprehensive energy audit. Their contractor partners and other energy experts will help determine your wisest clean energy and energy saving technologies-and most provide upfront rebates to reduce the amount required for financing.

SECOND Apply for PACE loan

Project proposal and budget in hand, property owners apply to their local government or EDA/HRA for a PACE loan, to be paid back over 5 or 10 years.

THIRD Local Government approves PACE loan

After confirming project and loan proposals for PACE eligibility, the local government approves the special assessment-backed PACE loan, with the loan proceeds coming from a privately-funded local government-issued revenue bond.

FOURTH Install energy improvements

Contractors install clean energy or energy saving technologies and are paid from the PACE loan proceeds.

3

Measure and Verify

The contractor or technology provider will be responsible for seeing that the clean energy or energy savings technology is performing as well or better than estimated in the PACE loan proposal.

4

Save energy. Save money.

For energy savings projects, the Main Street Model is structured on a zero-down, cashflow-positive basis, so that the energy savings exceed the loan payments. The Main Street Model also makes solar and other clean energy technologies cash-flow friendly and a no-brainer.

How do I get started?

Navigating the world of energy retrofits and financing can be challenging. Eutectics and its partners have the knowledge and relationships to help guide property owners, investors, and local governments through this process.