



## GREEN REWARD LOAN PROGRAM

Rates Starting At

**2.83%\***

Fixed Term

**10%YRS**

### Loan Type | Loan Size | Loan Term

Multi-Family: Purchase, Refinance, Cash-Out Refinance | \$2,000,000+ | 5 - 30 Years

### Benefits

- Lower interest rate.
- Up to 5% more loan proceeds.
- Attract more investors with a Green MBS.
- Free energy and water audit report and technical solar assessment.
- Increase net cash flow by underwriting projected energy and water cost savings.

### Eligibility

- All asset classes with at least 12 months of stabilized residential occupancy; a manufactured housing community is eligible only if a solar PV system is selected as an efficiency measure.
- Property owner must commit to property improvements that are projected to reduce the whole property's annual energy and/or water usage by at least 30%, of which a minimum of 15% must be projected energy savings.
- Improvements must be installed within 12 months of loan origination.
- Properties may be located anywhere in the U.S.

### Note:

- Eligible improvements include new ENERGY STAR® appliances, energy-efficient HVACs, WaterSense labeled low-flow fixtures, LED lighting, solar photo-voltaic (PV) systems, and more.
- Underwriting 75% of the owner and 25% of the tenant projected energy and water cost savings may be included in the underwritten net cash flow.

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