



Missouri

Energy Efficiency Financing Made Easy

YgreneWorks™ is an award-winning, no money down property assessed clean energy (PACE) financing program that can be used for a wide variety of cost-effective energy efficiency and renewable energy upgrades.

Save energy. Improve your comfort. Increase the value of your property. Now is the time to make the home improvements you've been dreaming about.

Visit ygreneworks.com to find an independent Ygrene Certified Contractor near you.

- **No Money Down**
- **100% Financing**
- **No Minimum FICO Score Required**
- **Based on Available Home Equity**
- **No Payments For Up To 17 Months¹**

It's Simple

to start saving now



Apply online or by phone in minutes, with fast approvals



Select your terms, sign your financing documents



Complete your efficiency upgrades, we pay your contractor



Make payments with your property taxes

¹Subject to underwriting guidelines and approvals; deferral of first payment depends on date of funding; interest shall accrue during entire deferred payment period; no current mortgage liens recorded before 8/28/10. YgreneWorks offers residential PACE financing as part of the Set the PACE St. Louis program. ²According to Residential Energy Services Network, the market value of a home increases by \$20 for every \$1 decrease in annual energy costs (www.resnet.us). ³Property taxes are legally transferable upon sale, however, some mortgage lenders may require full repayment of the assessment upon sale or refinancing.

YgreneWorks for you

Q: How can YgreneWorks™ work for me?

A: According to the EPA, improving your home's energy efficiency can help to lower high energy bills and improve comfort. And by saving energy, you may be able to increase the value of your home.² Making energy efficiency and renewable energy improvements to your home or business is easy and affordable with no money down YgreneWorks PACE financing.

Q: What is PACE financing?

A: Named one of the top 20 "world-changing" ideas by Scientific American magazine, PACE (property assessed clean energy) is a simple and effective way to finance energy efficiency and renewable energy upgrades to buildings. Payments are incorporated into and repaid with a special assessment added to your property tax bill with terms up to 20 years depending on the useful life of the improvement. State and local governments approve PACE financing programs to help create jobs, promote economic development and protect the environment.

While PACE programs are enabled by state legislation and must be approved by your local government, YgreneWorks is not a government program.

Q: Is making payments through my property tax bill a good idea?

A: YgreneWorks PACE financing payments are approved under Missouri state legislation (HB 1692) and secured by a continuing lien on the property. If you sell your property, payments may transfer to the new owner, just like your property taxes.³

Q: How do I qualify?

A: It's easy. If your property is in one of our active service areas, you can get prequalified online in just a few minutes. Eligibility is based on the equity in your home (among other factors), not on your credit score, proof of employment, income or financial statements. While we won't use your credit score to determine your eligibility for financing, we will pull your credit report to confirm certain underwriting criteria.

Choose from hundreds of cost-effective, eligible improvements

Install solar. Replace your heating and cooling system. Upgrade to energy efficient windows, doors, insulation and more. Visit ygreneworks.com/improvements for a list of PACE-eligible improvements.



Solar Panels



Solar Water Heater



Windows & Doors



Heating & AC



Insulation