



ADVANTAGES OF PACE FINANCING

- ✓ No credit check required
- ✓ No income qualifications
- ✓ 10 or 20 year term options available
- ✓ Does not count against debt/income ratio; leaves your credit line open
- ✓ Billed once a year with property taxes
- ✓ No risk pricing; everyone pays the same fixed 7% interest rate
- ✓ Priority liens tend to have a lower interest rate than a second mortgage
- ✓ Interest may be tax-deductable (verify with your CPA)
- ✓ Short application process
- ✓ Quick turn-around time from start to finish
- ✓ Lower fees than traditional bank loans
- ✓ Wide range of both residential and commercial projects eligible
- ✓ Money stays in local community to be re-circulated, helping to create local jobs and reduce greenhouse gasses

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