Catalyst Term Loan

The Catalyst Term Loan supports energy improvement projects for low- and moderate-income multifamily properties and community based non-profit organizations. This loan provides lightly secured financing for new construction and renovation projects, including:

- Energy efficiency or renewable energy improvements,
- Performance monitoring and verification, and
- Health and safety remediation

Loans are repaid from energy cost savings, and projected energy savings on these loans will be verified by a qualified third-party service provider approved by IPC.

Catalyst Term Loan At a Glance

Who is eligible?
- Income eligible for-profit and non-profit multifamily properties (5 or more residential units) and non-profit organizations
- Properties must serve low-to-moderate income (LMI) residents (defined as 60% of households having incomes no higher than 80% of area median income (AMI))
- Non-profit entities with proof of tax-exempt status
- Project sponsors who would, in turn, make a loan to an LLC or partnership

What are some eligible improvements?
- Heating and cooling systems
- Hot water systems
- Building envelope
- Water efficiency
- Renewable energy systems (solar PV, etc.)
- Conversion from oil or electric to gas
- Remediation of lead, mold, radon or asbestos
- Replacement of outdated electrical wiring or leaky roofs

Terms & Rates*

<table>
<thead>
<tr>
<th>Number of Years</th>
<th>7</th>
<th>10</th>
<th>15</th>
<th>20</th>
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<tbody>
<tr>
<td>Maximum Rate</td>
<td>5.79%</td>
<td>5.99%</td>
<td>6.49%</td>
<td>6.99%</td>
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* A 3.00% upfront origination fee may be rolled into the loan.

To learn more call 203-433-5060 or visit www.inclusiveprosperitycapital.org/catalyst