



# Energy Efficiency and Hurricane Protection Financing Made Easy

Kentarus Group Inc., a Ygrene approved Certified Contractor, is pleased to present an award-winning property assessed clean energy (PACE) financing program, approved by your local government, that can be used for a wide variety of energy efficiency, renewable energy and hurricane protection 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.

## It's Simple

to start saving now



Apply through your Kentarus Group Inc representative



Select your terms and sign your financing documents



Your clean energy improvements are installed



Make payments with your property taxes

**100% Financing**  
**Based on Available Home Equity**  
**No Payments for Up to 17 Months<sup>1</sup>**



Residential & Commercial | Roof Installation  
Attic Insulation | Energy Efficient Windows & Doors | Heating & Air Conditioning (HVAC)  
Tankless Water Heater | Electrical Panel Upgrade | LED Lighting | Storm Shutters  
Skylights Patio Covers | Sunroom and more!

**Ask your Kentarus Group Inc representative for more information today!**

**407-557-2743**

Peter Daniel, Programs Manager

<sup>1</sup>Subject to underwriting guidelines and approvals; deferral of first payment depends on date of funding; interest shall accrue during entire deferred payment period. <sup>2</sup>According 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). <sup>3</sup>Ygrene PACE payments repaid with your property taxes and are legally transferable upon sale; however, some mortgage lenders may require full repayment of the special tax upon sale or refinance.

## 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, improve comfort and reduce greenhouse gas emissions. And by saving energy, you may be able to increase the value of your home.<sup>2</sup> Making energy efficiency, renewable energy and hurricane protection improvements to your home or business is easy and affordable with 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, renewable energy and hurricane protection upgrades to buildings. Payments are made through a special assessment added to the property's tax bill and repaid with terms of up to 30 years. State and local governments authorize PACE financing programs to help create jobs, promote economic development and protect the environment.

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

A: YgreneWorks PACE financing payments are authorized under Florida State Statute 163.08 and secured by a continuing lien on the property. YgreneWorks PACE financing may have tax benefits (consult your tax advisor about potential deductibility; Ygrene does not provide tax advice), and, if you sell your property, payments may transfer to the new owner, just like your property taxes.<sup>3</sup>

### Q: How do I qualify?

A: It's easy. If your property is in one of our active service areas, your Ygrene certified contractor can get you preapproved online in just a few minutes at no cost. Eligibility is based on the equity in your home (among other factors), and 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 eligible improvements



Solar Panels



Water Heater



Windows & Doors



Lighting



Pool Pumps & Solar Heaters



Roofing



Heating & AC



Sea Walls



Air Filtration



Insulation

