



SUNSIGN

SUNSIGN IMPACT PROGRAM

for Banks

Solve CRA Lending Challenges While Building Customer Good Will, Boosting Bank Brand Image, and Increasing Loan Portfolios

SunsignServices.com

Info@SunsignServices.com

Meet CRA Lending Goals

From one year to the next, CRA lending targets may come easy or hard. Sunsign offers an innovative program that, in select markets, allows banks to meet their community development CRA lending requirements year in and year out by leveraging the bank's existing commercial real estate loan portfolio.

Build a Green Brand Image

Through the Sunsign Program, banks can build their environmental brand image with clear community accomplishments while offering additional, financially-impactful value to current customers at no cost to the bank or customer.

Introducing the Sunsign Program for Banks

Few of your Houston-area commercial real estate customers are probably even aware that a no-cost, utility-sponsored program exists to identify and develop energy saving measures, much less of a project financing structure that generates immediate cash flow benefits without requiring any business debt. Now with Sunsign you can help improve your customer's bottom line while meeting your own business goals!

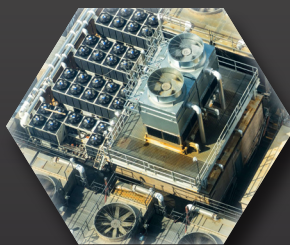
What kinds of properties are good fits for the Sunsign Program?

- OFFICE BUILDINGS
- HOTELS
- MULTI-FAMILY HIGH-RISES
- BIG BOX RETAILERS
- HOSPITALS/HEALTHCARE
- SCHOOLS/UNIVERSITIES
- MANUFACTURERS/PROCESSORS
- COLD STORAGE WAREHOUSES
- THEATERS/MUSEUMS
- LARGE HOUSES OF WORSHIP

What types of improvements are good for the Sunsign Program?



**ENERGY
EFFICIENCY**



**DEFERRED
MAINTENANCE**



**SOLAR
POWER**

How does the Sunsign Program for Banks work?

1.

Sunsign and its energy engineering partner work with the bank's commercial real estate lending managers to make bank customers aware of no or low-cost energy efficiency study programs available to develop PACE project packages.

2.

Sunsign's energy engineering partner performs site studies and develops the engineering and economics behind the infrastructure upgrade projects for customer properties.

3.

If the customer so elects, Sunsign works with its social impact lending and energy engineering partners to develop a PACE loan package for up to 20% of the underlying property value.

4.

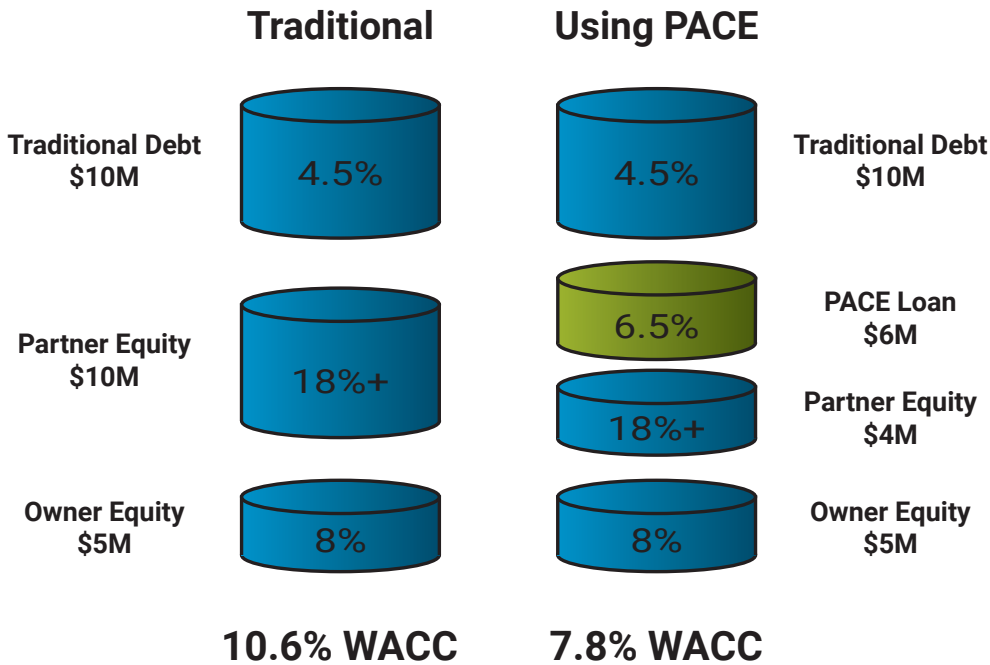
Once approved by the lender, customer, and PACE authority, Sunsign's social impact lending partner offers the bank an opportunity to participate in the PACE loan package thereby creating a CRA lending opportunity for the bank.

5.

Once all loans are consummated and the project package implemented, the bank customer's building is upgraded at no cost to the customer, the bank has satisfied CRA lending obligations to the extent of the bank's participation in the deal, and all parties have contributed to an (otherwise difficult to achieve) environmental improvement in the community.

How can the Sunsign Program save your customers money?

\$25 million building upgrade example:



Beyond the reduced cost of renovations, because savings generated through Sunsign PACE projects are immediately greater than the annual loan payments, the bank benefits not only from higher valued property but also a customer with improved operating cash flows.

PACE (Property Assessed Clean Energy) lending, when offered through the Sunsign Program, allows banks to capture CRA benefits while generating new lending opportunities, without having to offer PACE loans directly to customers.

The Sunsign Program is currently focused on the Houston, Texas market. If your bank does commercial real estate lending in Houston, [contact us](#) today to learn more about the Program and how your bank can participate.