

# FINANCE OPTIONS

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A solar investment provides a reliable stream of cash flow, excellent long-term value, rapid ROI, and robust internal rates of return (between 12-25%). A solar investment can dramatically reduce electricity costs or create a new profit center by generating substantial new revenue. Federal, state and local governments continue to offer excellent rebates and incentives for organizations to take the smart step toward renewable energy. Louth Callan Renewables has developed strong relationships with lenders and financiers and are able to help apply the best finance options and incentives for your tailored solution.

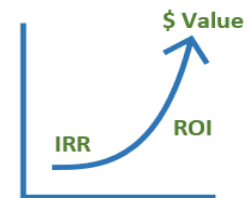


FINANCE OPTION	DETAILS	INCENTIVES OWNER
Cash Purchase	<ul style="list-style-type: none"> <li>100% upfront</li> <li>Client pays cash</li> </ul>	Client
Bank Loan	<ul style="list-style-type: none"> <li>Standard 20% down</li> <li>Loan = 80% of costs</li> <li>Annual installments</li> </ul>	Client
PACE Loan (Property Assessed Clean Energy)	<ul style="list-style-type: none"> <li>Zero down; building is collateral</li> <li>1<sup>st</sup> payment may be deferred 2 years</li> <li>Loan = up to 35% of building value</li> <li>Installments paid with property tax</li> </ul>	Client
Capital Lease	<ul style="list-style-type: none"> <li>Zero down</li> <li>Client pays monthly or annual lease payments</li> <li>Purchases system at end of term</li> </ul>	Client
Operating Lease	<ul style="list-style-type: none"> <li>Zero down</li> <li>Client pays monthly or annual lease payments</li> <li>Purchases system at end of term</li> </ul>	Solar Provider or Finance Partner
PPA (Power Purchase Agreement)	<ul style="list-style-type: none"> <li>Developer owns the array</li> <li>Client buys discounted energy</li> <li>No capital expense to client</li> </ul>	Solar Provider or Finance Partner
Solar Lease	<ul style="list-style-type: none"> <li>Building owner rents unused space</li> <li>Solar Provider pays rent to client</li> <li>No capital expense to client</li> </ul>	Solar Provider or Finance Partner

## OUR MISSION

- Serve as the most trusted renewables energy provider
- Deliver valued renewable energy solutions to our clients
- Transform the challenge of energy into efficient, cost saving opportunities
- Fulfill the highest standards for quality, safety and efficiency
- Empower a brighter future

## INCENTIVES



In addition to Federal tax incentive and depreciation benefits each state provides unique incentive formulas. LCR applies all possible incentives for the best value for each client location.

## SOLAR FARM

