



BALANCE-SHEET CAPITAL PROVIDER OFFERING FLEXIBLE CRE FINANCING STRUCTURES

C-PACE Financing

PACE Equity Finance is a leading direct balance sheet lender and project developer of CPACE (Commercial Property Assessed Clean Energy) financing across major CRE asset classes. C-PACE financing is long-duration fixed rate capital, paid as a special assessment on the property’s tax bill. Founded in 2014, PACE Equity Finance has been at the forefront of the industry, helping sponsors reduce cost of capital, improve leverage, and enhance project returns funding ground up development, adaptive reuse, major renovations and recapitalizations.

C-PACE can be added at various stages in the construction lifecycle – loan closing, mid-construction, post C/O. C-PACE typically covers substantial amount of hard and soft building costs, up to 35% of value or 100% of a renovation.

FINANCING PARAMETERS

PROPERTY TYPES:	Multifamily, Senior Housing, Industrial, Hospitality, Retail, Office, Storage.
ELIGIBLE PROJECTS:	Renovation, Redevelopment, Refinance, New Construction, Renewable Energy.
PROJECT SIZE	Funding amount \$1 M+
TERM:	Up to 30 years.
AMORTIZATION:	Fully amortized over the term.
INTEREST RATE:	Fixed rate over the term; spread over 10-year UST.
INTEREST ONLY:	I/O options including both capitalized interest and current pay interest periods.
DELAYED DRAWS:	Ability to close one fixed rate and disburse subsequent fundings aligned with construction schedule designed to materially reduce construction interest.
RECOURSE:	Non-recourse, completion guarantee (on New Construction and major Redevelopment).
REPAYMENT:	Paid through an annual or semi-annual special tax assessment on the property.
PREPAYMENT:	Prepayable at any time subject to step-down prepayment premium. No lockout.
LTV:	Up to 35% of property value.
DSCR:	1.10 – 1.30 @ stabilization.
FUNDING TIME:	Construction, Mid-Construction, Refinance.

ADVANTAGES OF PACE EQUITY FINANCE

1 INSTITUTIONAL CAPITAL STRENGTH

Backed by Aquarian Holdings, a diversified global holding company with \$26B AUM, we provide direct balance sheet capital, enabling in-house approvals, streamlined decision-making, and certainty of execution.

2 MARKET-LEADING STRUCTURING EXPERTISE

With \$1+ billion funded across 200+ C-PACE projects, we provide deep experience structuring for construction, lease-up, recapitalization, and complex multi-source capital stacks.

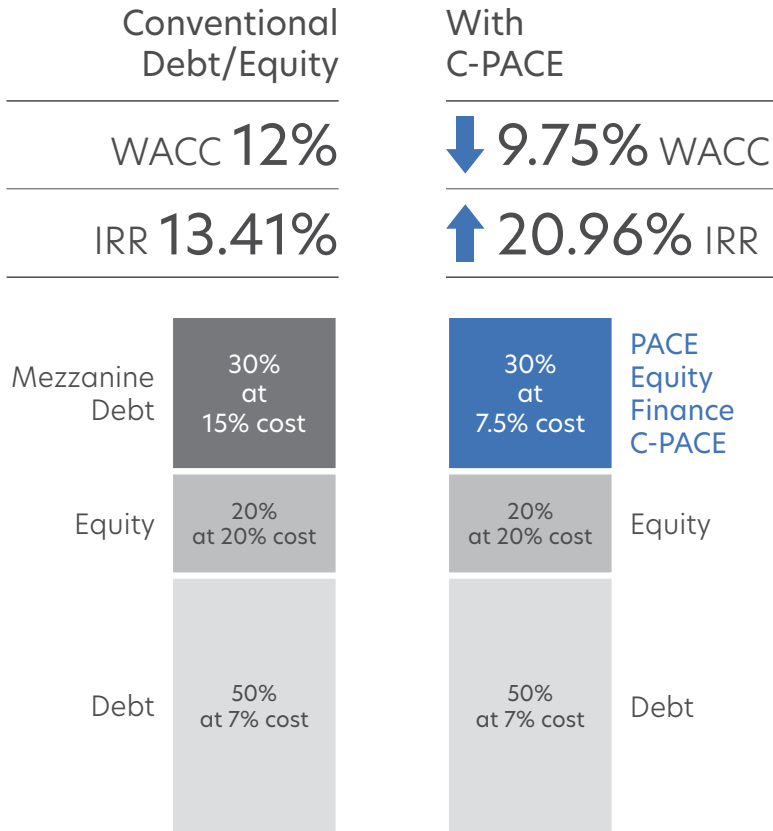
3 EXECUTION CERTAINTY

Efficient vertically integrated in-house engineering, underwriting, and transaction management platform designed to deliver speed, transparency, and closing certainty. Our in-house engineering team controls the driver of C-PACE proceeds and amortization, providing sponsors upfront surety of execution.

INDUSTRY INNOVATION

- FIRST** | TO FUND C-PACE WITH TAX CREDITS SUCH AS TIF / NMTC / HTC / OZ AND MORE
- FIRST** | TO USE C-PACE FOR COMMERCIAL RECAPITALIZATION
- FIRST** | TO USE C-PACE FOR NEW CONSTRUCTION FINANCING

MARKET LEADING RATES DELIVER IMPROVED IRR & REDUCED WACC



KEY OFFERINGS

1 TOTAL DEBT SOLUTIONS

Ability to pair C-PACE with senior construction or bridge capital through in-house channels or established lending relationships.

2 REDUCE CAPITALIZED INTEREST WITH TAILORED DRAW SCHEDULE

For new construction projects, PACE Equity Finance locks the interest rate and funds closing costs, then disburses funds like a construction loan, with funds distributed according to a custom funding schedule. Unlike traditional C-PACE – funded in a lump sum or unhedged tranches – this structure locks the rate while materially reducing construction interest.

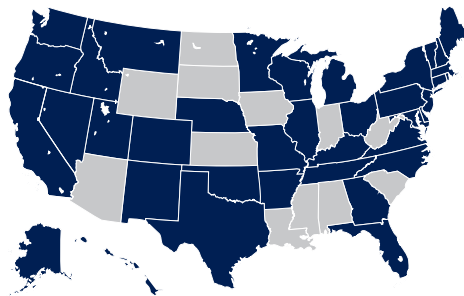


“We value the opportunity to have worked with PACE Equity Finance on our project, which allowed us to utilize a turn-key C-PACE financing structure in alignment with our business plan for the asset.”

AARON DOUTHIT | VP of JPI

Renovation projects can be funded up to 100%

C-PACE AVAILABLE IN 40 STATES



336.494.5185

PACE-EQUITY.COM