

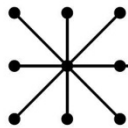


## Green Building Lecture Series

### We're Talking Green – as in Green Financing

*New financing tools to increase energy efficiency, financial performance and value of new and existing properties.*

28 February, 2019



**SAULSBURY HILL FINANCIAL**

MUNICIPAL      COMMERCIAL      FEDERAL

MAIL: P.O. Box 22699 · Denver, CO 80222-0699

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F I N A N C I A L   S O L U T I O N S   O U T S I D E   T H E   N I N E   D O T S



GENERATE CAPITAL

THE CAPITAL PARTNER FOR THE RESOURCE REVOLUTION

## Commercial Real Estate

# Smaller Projects

**\* For owner occupied properties or single tenant, we have solutions tailored to the project under \$100,000**

- **Terms as long as 7 years**
- **All tax benefits for the property owner or tenant**
- **\$1 End of Term Purchase Option**
- **Rebates and other local incentives can be applied to the project**
- **No requirement for a mortgagee waiver**
- **Our criteria is simple:**
  - **Time in business > 5 years**
  - **Good bank, credit and trade references**
  - **Stable business, industry and local economy**

The process to get your project started is simple – just give us a call toll free at 888-SAULHILL, (728-5445), and speak with David and with your input on your customer, the project size and scope and other guidance and management from you, we'll issue a quote – often with you still on the call – and begin working to provide the expert financing options your customer and your sale demand.

# Commercial Real Estate

## Larger Projects

**\* For commercial and industrial property owners – as well as properties in many other classes, we have highly refined solutions driven by the project at hand and the good credit of the property.**

- **Terms to 10 years**
- **All tax benefits for the property owner or tenant**
- **\$1 End of Term Purchase Option**
- **Rebates and other local incentives can be applied to the project**
- **No requirement for a mortgagee waiver**
- **Our criteria is simple:**
  - **A solid credit is the owner and/or occupant of the property.**
    - **This includes cash flow and balance sheet analysis**
    - **Bank, credit and trade references**
    - **The kind of financing or lease of the facility.**

The process to get your project started is simple – just give us a call toll free at 888-SAULHILL, (728-5445), and speak with David and with your input on your customer, the project size and scope and other guidance and management from you, we'll issue a quote – often with you still on the call – and begin working to provide the expert financing options your customer and your sale demand.

HOAs, (*Homeowners Associations*), Co-Ops & Condominiums  
A new class of customer...the untapped market!

- **Some basics**

A. 50 Units or more

B. “B” or better buildings in “B” or better neighborhoods

- Use your good judgment...this is your market.

C. 5 Years of history

D. Professionally Managed

- These managers are your allies

E. Owner occupied v. Rentals

- Except Resorts

# Conduit Finance for Non-Profits

*“They might be non-profit but, they’re not tax-exempt”*

- **Tax Exempt**
  - The concept of tax-exemption for the interest income a lender/lessor receives from a financing is reserved for state and local governments
- **The Conduit is the Alternative for a 501(c)(3)**
  - A non-recourse lease or loan to a government or authority
  - A sub-lease or loan to the non-profit
    - Two Sets of Documents
    - Three Sets of Attorneys
    - Two Public Hearings
    - 2% Fee Cap

We are expert at this form of financing and given the restrictions above, we generally default to a \$2 Million minimum with exceptions like COHFA, (<http://www.cohfa.org/>).

HOAs, (*Homeowners Associations*), Co-Ops & Condominiums  
A new class of customer...the untapped market!

- **Some things not so basic**

- A. Terms to 15 Years!

- B. Most everything can be financed

- All equipment
    - Installation
    - Engineering

- C. Great rates today

- 5% to 7%
    - \$100,000 can be as low as \$871 per month

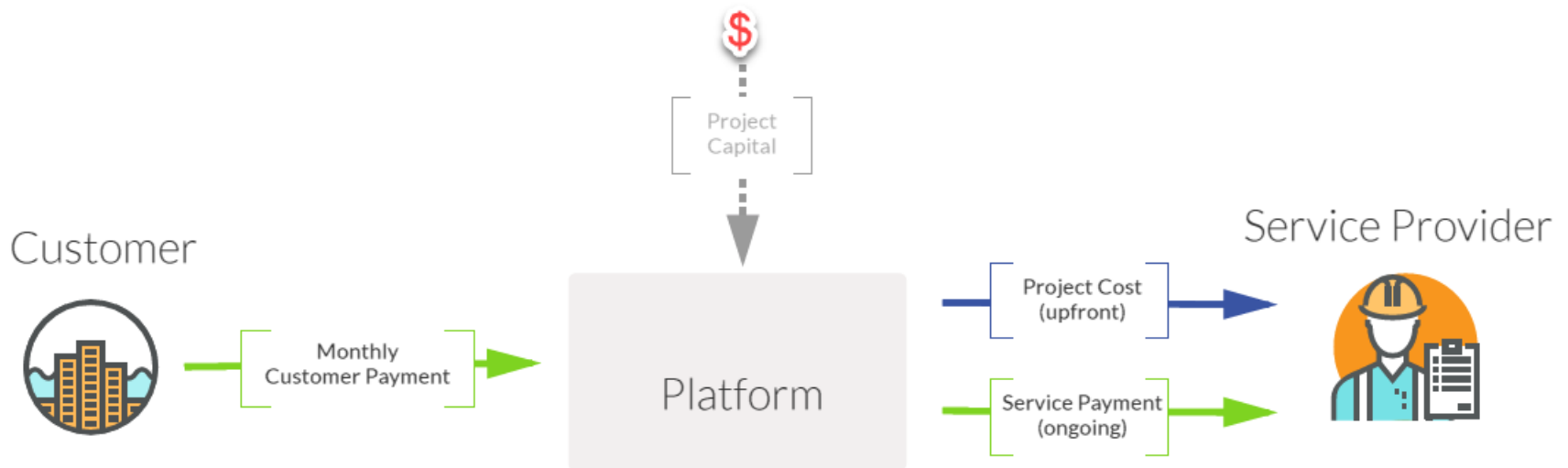
## Ahern "As A Service" – Off Balance Sheet

- **OpEx v. Cap Ex**
- **Debt v. Service**
  - **Guaranty the “nameplate” or “cut sheet”**
  - **Continuing O&M**
  - **Cash Sale**
  - **Customer Retention**

# Ahern "As A Service" – Off Balance Sheet

## How Does It Work?

We manage payment collection and own the equipment to term.





# Questions?

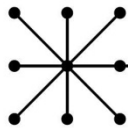
- Off Balance Sheet
- PPAs
- Shared Savings
- 501(c)(3)'s
- Operating Leases
- Interest Rates
- Credit



# Thank you!

David J. Clamage —————> 303-880-4033 x102

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