



Reduce the cost of improving your home.

At Ygrene we like putting money back in your pocket. With Ygrene SelectRateSM, you can save on the cost of financing your home improvements by 'buying down' the current interest rate. A lower fixed interest rate can not only save you money on your annual payment, but it will reduce the amount of interest you will pay on your financing over time.

No hidden fees, ever.

You don't have to worry about the fine print with us. When you choose SelectRate, you will pay a nominal fee (points) that will be added to the cost of your project and rolled into your financing in exchange for a lower interest rate. If you're planning to sell or refinance your home anytime soon, SelectRate may not be right for you. The longer you plan to own your home, the more buying down your rate upfront can help you save.

Lower your rate and save.

Take a look at how much you could save on an average \$16,000 HVAC system financed over 20 years with SelectRate.

| | SelectRate Points (fees) | Interest Rate ¹ | Annual Payment | Interest Savings ² |
|--------------------------|--------------------------|----------------------------|----------------|-------------------------------|
| Base Interest Rate | 0% (\$0) | 7.99% | \$1,905 | \$0 |
| SelectRate — 1% discount | 5% (\$800) | 6.99% | \$1,840 | \$2,025 |
| SelectRate — 2% discount | 10% (\$1,600) | 5.99% | \$1,767 | \$4,226 |
| SelectRate — 3% discount | 12% (\$1,920) | 4.99% | \$1,650 | \$6,807 |
| SelectRate — 4% discount | 15% (\$2,400) | 3.99% | \$1,546 | \$9,262 |

Choose SelectRate today.

Talk to your contractor about the current rates available in your area.

¹APR will vary by state, jurisdiction and home improvement project type. SelectRate is available to residential and commercial customers in CA, FL and MO.
²Over the life of the financing.

Questions? Call 800.207.5070

Ygrene.com