

RENOVATE AMERICA™

Financing the Home Energy Revolution

Industry-Leading Consumer Protections

- PACE is a public-private partnership.
- Consumer protections that serve homeowners are a core value.
- Renovate America, government issuing partners, and leading PACE providers have developed industry-leading consumer protections.
- These protections are unique to PACE and provide greater protections than any other financing available for home renovations.



Unique Consumer Protections

PROTECTION	HERO	HOME EQUITY LOANS	CREDIT CARDS
Product Eligibility Check	✓	✗	✗
Contractor Requirements	✓	✗	✗
Fair Pricing Check	✓	✗	✗
Permit Requirements	✓	✗	✗
Terms Confirmation	✓	✗	✗
Funding Provided Only Upon Successful Completion of Project and Homeowner Sign Off	✓	✗	✗
Pre- and Post-Funding Dispute Resolution	✓	✗	✗

HERO Consumer Protections

Contractors:

- Required to have an active, valid license.
- Required to complete training requirements before proceeding with their first customer.
- Only paid after the job is completed to the customer's satisfaction.
- Unique ID verification number that enables RA to monitor contractor performance, regardless of employer.

Product Eligibility: 1 million plus products list must be certified energy or water efficient by the Department of Energy, a state government or by a regional body.

Pricing Controls: Underwriting process includes fair pricing checks to ensure rates charged by contractors are within a reasonable fair market value.

Permits: required for all projects.

Post-installation Mediation: Ongoing dispute resolution is provided to consumers if there are workmanship or product issues during the life of the product.

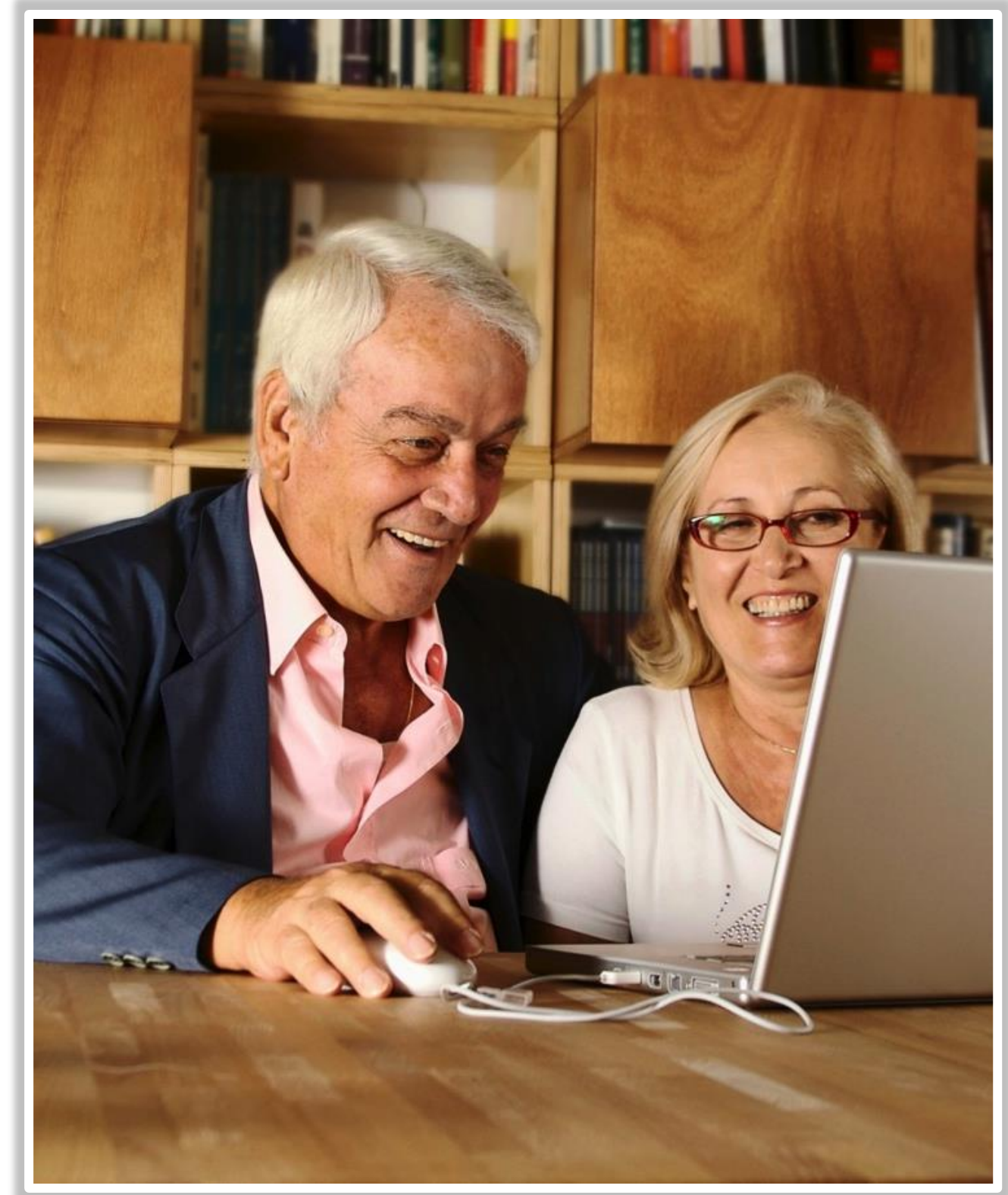
HERO Protects Elderly Consumers

Compliance agents provide the following **additional services for elderly protection**:

- In-home visits (regular follow-ups)
- Contractor/property owner mediation services
- Liaise with Elder Protection Organizations
- 100% resolution of all reasonable matters

Additional **preventative controls** in place for homeowners **over the age of 64**:

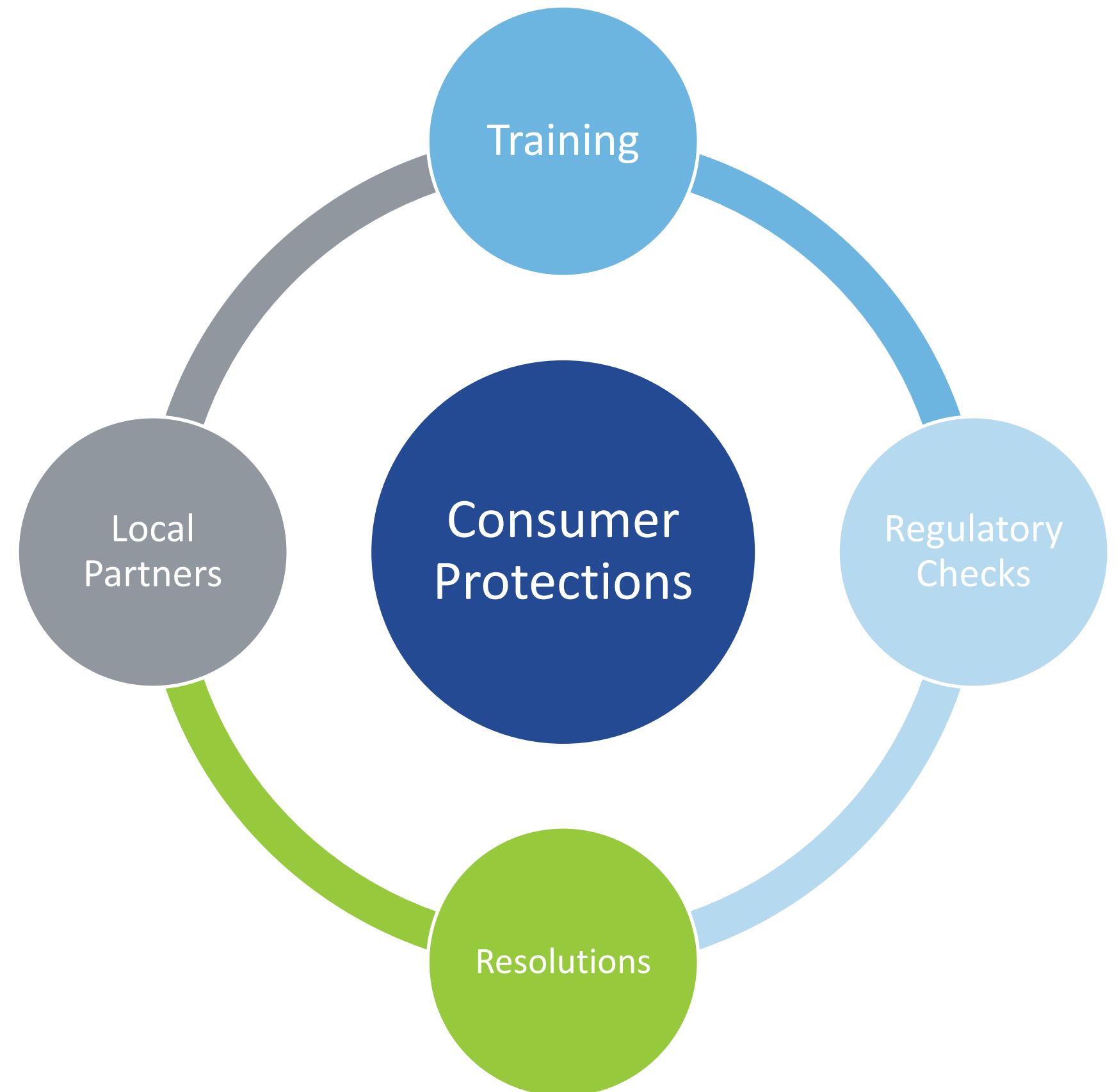
- Trained specialists who ask specific questions to gauge property owner's capacity to enter into a contract
- Verbal confirmation of financing terms
- Verbal confirmation from homeowners before contractors are paid



HERO Compliance

Dedicated Team

- Compliance officers with 30+ years of law enforcement experience, including elder abuse investigation experience.
 - Investigate workmanship complaints
 - Mediation
 - Spot check projects
 - Regulatory checks
- Partnership with local officials, e.g. CARE team (Curtailling Abuse Related to Elderly)
- Consulted with experts on contractor training



Community Support

Our consumer protections and service even extend beyond installation ...

HERO Property Advisors

A dedicated division of specialists are available to assist real estate professionals and homeowners during the selling or refinancing process and answer any questions that may arise.

Municipal Support

Dedicated Market Development Managers are assigned to every municipality to provide program education, continued support, and to respond to constituent inquiries.

Contractor Training

Our representatives in the field provide training and ongoing assistance on Program implementation.

HERO Hotline: 855-HERO-411

Our full service call center is available 7 days a week to property owners and contractors from project start to completion.



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