

	<b>Old Way: Bank Loan</b>	<b>New Way: C-PACE Lien</b>
Down payment amount	\$52,500 (15%)	\$0.00
Loan amount	\$297,500	\$350,000
Loan term	5 years	20 years
Interest rate	5.00%	6.00%

### **5-Year Net Cash Flow**

Annual debt service	\$67,370	\$30,090
Annual energy savings	\$36,000	\$36,000
Net annual cash flow	(\$31,370)	\$5,910
Cash flow over 5 years*	(\$156,852)	\$29,549
Down payment cash flow	(\$52,500)	\$0.00
<b>5-Year Net Cash Flow</b>	<b>(\$209,352)</b>	<b>\$29,549</b>

\* Assumes no utility cost escalation or performance degradation in order to simplify the case study.  
Case Study is courtesy Energize CT.