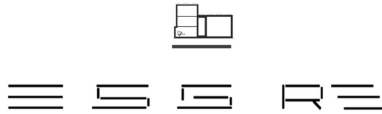


≡ S S R ≡



ESG RE FUND

More than capital

ESG RE is a whole lifecycle real estate vertical that increases your asset value while easily validating your properties' sustainability performance. ESG RE Fund's message is simple, yet utterly scientific. High-performing, sustainable living for all. By understanding our customers' environmental, social and governance needs in a complex real estate industry out came ESG RE - Affordable, high performance products that are easily understandable by all and can be rapidly applied to any built environment. With ESG RE...environmental, social and governance performance such as zero carbon, energy, waste, water, onsite safety, financed emissions, climate risk and scope three, are built-in and automated. The real estate process is not impacted any differently, with one exception: information optimization, ease of use and valuation. The products seamlessly address the real estate's entire lifecycle, new, existing and recently completed buildings, residences and portfolios across all property types and asset classes. We call it the sustainable triangle...Model. Fund. Outperform.

1. Why do clients receive a discounted interest rate?

Borrowers receive a discounted interest rate across the full amortization period by implementing ESG RE-certified sustainability performance at the asset level. These rates are performance-aligned and correspond to the verified ESG rating tier—A (Environmental), AA (Environmental + Social), or AAA (Environmental, Social + Governance). This approach reduces cost of capital, supports building efficiency measures, and enhances investment returns.

2. Why are interest rates near floor pricing?

Rates remain at or near market floor due to the structure of ESG RE capital—sourced from private institutional partners and priced in accordance with the ESG-Rated Sustainable Real Estate Standard. The reduction is formalized in the loan terms through precise basis point pricing tied to performance.

INSTITUTIONAL Grade Debt. Sustainability Priced.



Fund



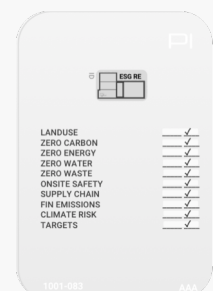
Design

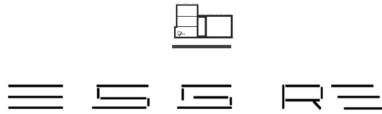


Market



AM





3. Are there geographical limitations in project scope?

No. The ESG RE certification framework is a globally applicable standard (supports both imperial and metric systems), enabling financing of qualifying projects worldwide—subject to local regulatory compliance and loan structuring criteria.

4. What types of real estate assets are eligible?

ESG RE financing can be used for:

- ✓ Individual projects or full portfolios
- ✓ Ground-up development and new construction
- ✓ Acquisitions or recapitalizations
- ✓ Adaptive reuse, repositioning, or capital improvement strategies
- ✓ Existing asset retrofits across multifamily, mixed-use, commercial, and institutional typologies

5. What is the minimum and maximum loan size?

Minimum: \$20 million

Maximum: \$400 million

Custom structures may be considered on a case-by-case basis.

6. Do the fund's capital sources operate across other financial lines?

Yes. Our capital partners are active across capital markets, including private placements, structured finance, and infrastructure investment. Their participation in the ESG RE Fund is part of broader portfolio sustainability mandates.

7. What is your capital policy on restricted activities?

Capital sources generally prohibit financing to parties involved in:

INSTITUTIONAL
Grade Debt. Sustainability Priced.



Fund



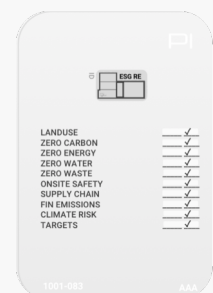
Design

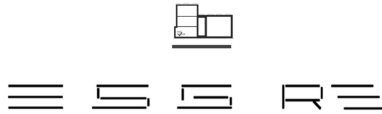


Market



AM





- ✓ Hazardous or toxic waste manufacturing or storage
- ✓ Bankruptcy or legal default
- ✓ Military arms trade or GMO biotechnology
- ✓ Animal exploitation or unethical research

All ESG RE capital adheres to strict impact and ethics screens.

8. Why are institutional partners offering ESG-certified capital?

To directly link investment to measurable impact. ESG RE provides real-time, project-level ESG data, verified certification, and lifecycle sustainability modeling—offering institutional lenders both performance transparency and regulatory alignment (SFDR, EU Taxonomy, TCFD, etc.).

9. Where does the capital come from?

From ESG RE's institutional partners, including private lenders, pension-backed vehicles, asset managers, insurers, and green debt funds. ESG RE does not act as a lender but facilitates and certifies the structuring of capital.

10. What is the average timeline from application to closing?

The full process typically spans 30–90 days, depending on project readiness, structure, and jurisdiction.

11. Is ESG capital always available?

Yes. ESG RE maintains an evergreen facility for both debt and equity via its institutional partnerships. Capital is subject to standard underwriting and certification requirements.

12. What is the collateralized insurance product?

In select cases, a performance insurance product may be structured as credit enhancement.

INSTITUTIONAL
Grade Debt. Sustainability Priced.



Fund



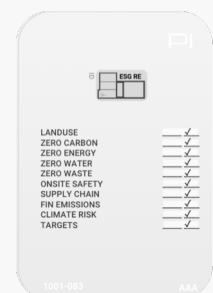
Design



Market



AM





It insures the loan's principal and interest in the event of default and can take the form of a bond. Premiums vary by borrower profile, project complexity, and structure.

13. Who pays for the insurance product, if used?

Borrowers may elect to include the premium in closing costs. The cost is determined by project scale, risk profile, and coverage level, and it is entirely optional unless required by underwriting.

14. Who structures the collateralized insurance?

An ESG-approved insurance provider structures the policy in collaboration with the capital partner. ESG RE may assist in alignment between coverage terms and project performance.

15. Is standard property insurance still required?

Yes. ESG RE's capital enhancement products (if used) insure debt performance, not the physical asset. Separate property, casualty, or builder's risk insurance is still required.

16. What is the financing process?

The ESG RE Fund process includes:

1. Preliminary ESG screening & impact modeling
2. Term sheet issuance
3. Underwriting package & risk review
4. ESG certification targets finalized
5. Fund partner underwriting
6. Final loan terms issued
7. Closing & draw scheduling
8. KPI audit & reporting during Q1 operations
9. ESG certification by Pre Impact
10. Notarization to asset

INSTITUTIONAL
Grade Debt. Sustainability Priced.



Fund



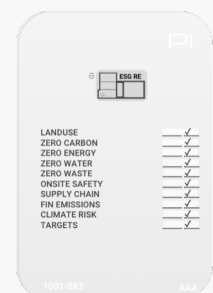
Design

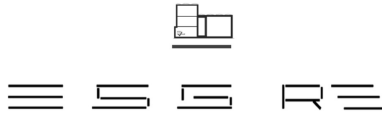


Market



AM





17. How long does closing take once terms and loan closing documents are finalized?

Loan closing is typically completed within 1 business day, via secured bank-to-bank wire, following final documentation and ESG rating confirmation.

18. When does the borrower receive funds?

Funds are disbursed in accordance with the draw schedule at closing. Full loan disbursement may be immediate or staged based on project type and capital stack.

19. How does ESG RE and its certification differ from traditional green benchmarks like LEED, ENERGY STAR, GRESB and others?

Unlike traditional certifications that focus primarily on prescriptive building features or compliance-oriented checklists, ESG RE delivers full-performance integration across the three critical real estate disciplines:

- ✓ Capital markets
- ✓ AEC/building design
- ✓ Asset management & operations

It provides a financially aligned, lifecycle-based ESG model that can be applied to:

- ✓ Any asset class (multifamily, mixed-use, commercial, etc.)
- ✓ Any project type (ground-up, retrofit, repositioning)
- ✓ Any stage (completed, under construction, or stabilized)

ESG RE also offers a critical advancement in benchmark relevance. Unlike legacy standards, ESG RE-certified assets are automatically aligned with — and fully prepared to exceed — frameworks like GRESB, requiring no additional inputs or reporting. The process is effectively on autopilot for institutional benchmarking.

INSTITUTIONAL Grade Debt. Sustainability Priced.



Fund



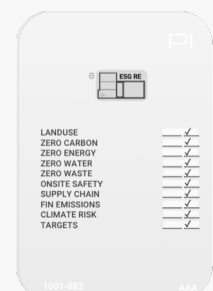
Design

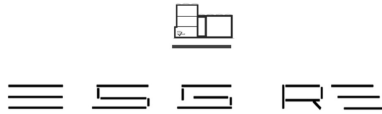


Market



AM





Lastly, ESG RE avoids the high-cost compliance structure of other certifications, while superseding in sustainability. It delivers real CapEx savings, OpEx reductions, NOI uplifts, and value growth, with zero green cost premiums. Sustainability is modeled for return — not just regulation.

20. Can ESG RE Fund capital sit alongside other capital sources like PACE, tax credits, or institutional equity?

Yes. ESG RE Fund is structured as institutional-grade senior debt, but it is also highly flexible and can blend seamlessly throughout the capital stack — including:

- ✓ Senior and subordinate tranches
- ✓ Hybrid/mezz structures
- ✓ Green bonds and PACE
- ✓ Tax credit equity or governmental incentive capital

Additionally, ESG RE's modeling prepares the asset from day one for future financing needs, aligning it for the most favorable refinancing rates and terms at stabilization or exit. The product supports capital market readiness and future-proofed lending profiles — an advantage not available from traditional sources.

21. What is the impact of ESG RE capital on DSCR, loan sizing, and debt coverage?

The primary impact is not from interest rate reduction — it's from structural financial optimization through ESG RE's CapEx and OpEx enhancements. By eliminating unnecessary green building premiums and reducing total project cost, ESG RE improves:

- ✓ Loan-to-cost ratios
- ✓ Cash flow margins
- ✓ Equity coverage ratios
- ✓ DSCR

INSTITUTIONAL Grade Debt. Sustainability Priced.



Fund



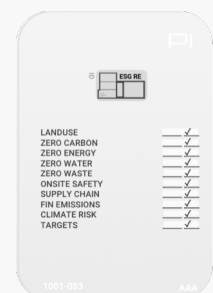
Design

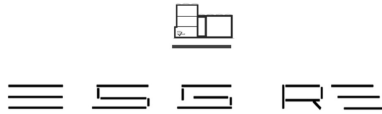


Market



AM





Meanwhile, operational cost reductions and asset-level efficiencies drive enhanced NOI, further supporting larger loan sizing and superior capital coverage. The result is a more resilient project with better risk-adjusted underwriting fundamentals – without compromising sustainability.

22. Is ESG RE Fund capital backed or validated by third-party assurance?

Yes. ESG RE is independently rated and certified by Pre Impact (preimpact.org), which verifies:

- ✓ Environmental, Social & Governance performance
- ✓ Climate targets and financed emissions
- ✓ Supply chain inclusion and lifecycle metrics
- ✓ Sustainable building and asset management alignment
- ✓ Regulatory frameworks and global disclosure protocols

This level of third-party validation ensures that ESG RE Fund is recognized by capital markets, investors and the building industry alike – while reducing ESG risk exposure across the stack.

23. Can ESG RE Fund help meet global regulatory standards (EU Taxonomy, SFDR, TCFD)?

Yes – and beyond that, ESG RE automatically fulfills and exceeds these regulatory requirements. ESG RE-certified projects provide:

- ✓ Embedded documentation aligned with EU Taxonomy environmental objectives
- ✓ Classification-ready metrics for SFDR Articles 6, 8, or 9
- ✓ Climate and risk scenario data mapped to TCFD
- ✓ GHG performance compatible with financed emissions tracking

This ensures the asset remains compliant, marketable, and investment-grade across jurisdictions, including the U.S., EU, UK, and Canada.

INSTITUTIONAL
Grade Debt. Sustainability Priced.



Fund



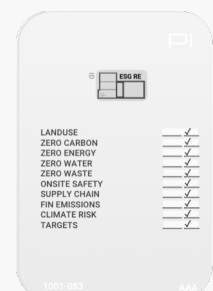
Design

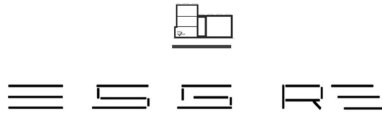


Market



AM





24. Can ESG RE Fund be used for both stabilized and transitional assets?

Yes. ESG RE Fund capital supports core, core+, value-add, and opportunistic strategies across:

- ✓ Ground-up development
- ✓ Stabilized asset recapitalization
- ✓ Transitional or repositioned properties
- ✓ Existing buildings or completed projects

ESG RE's proprietary methodology is built to be asset-agnostic – integrating seamlessly regardless of asset class or status. Its modularity embeds full-stack ESG performance into any structure, without redesign or construction overhauls.

25. What are the monitoring and reporting requirements post-closing?

This is one of ESG RE's strongest advantages. Once implemented, ESG RE's verticals ensure everything is already in place for post-close obligations, including:

- ✓ Investor-level ESG reporting
- ✓ Green bond verification
- ✓ Regulatory alignment (e.g., SFDR, TCFD, GRESB)
- ✓ Climate and impact audit support
- ✓ Data dashboards & performance summaries

ESG RE delivers automated, turnkey reporting – making ESG/sustainability oversight frictionless for sponsors, operators, and LPs.

INSTITUTIONAL
Grade Debt. Sustainability Priced.



Fund



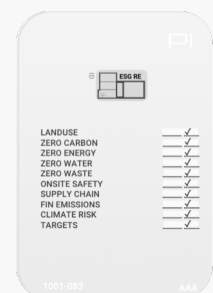
Design



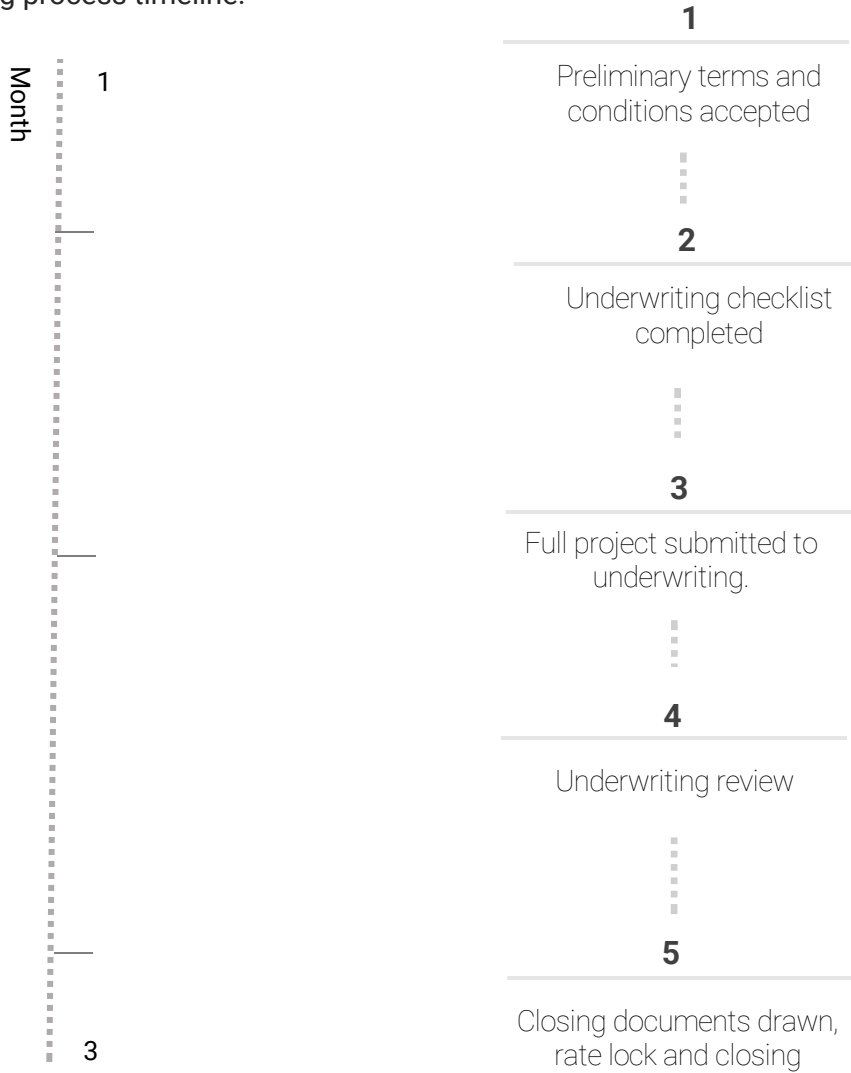
Market



AM



Funding process timeline:



INSTITUTIONAL
Grade Debt. Sustainability Priced.



Fund



Design



Market



AM

