



Presentation

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M-Core

- Incorporated in 1992. Headquartered in Montebello, New York.
- Finance energy retrofit equipment, trash compactors, office furniture, telephone systems, computer equipment, security equipment, and more.
- Client space is generally Co-ops, Condo's and Housing Authorities.
- Interest in energy projects began in 1997 when M-Core™ Credit was chosen to operate Valley Credit Services, for Valley Resources, gas utility, in Cumberland, Rhode Island.
- Have provided financing to housing authorities making energy improvements across the country.
- M-Core™ Credit Corporation in its affiliation with Hudson Valley Bank has become one of the largest NYSERDA Smart Loan Providers in New York State.

Equipment



What Can be Leased?

- Energy Savings Improvements
- Boilers, HVAC
- Water Savings measures
- Solar
- Geothermal
- Lighting
- Roof replacement, trash compactors & more

Why use financing?

- Financing term can be matched to savings return of energy savings measure implemented.
- Permits 100% financing of project cost.
- Conserves reserve funds for critical needs that can not be financed and protects the financial strength of the building for future tenants and buyers.
- Can permit continued investment of available cash.
- Financing alleviates cash flow burden that would be created by a lump sum expenditure.

Transaction Structures

- Multi-family and commercial financing will range from 2- 7 years. \$50,000.00 plus.
- Municipal leases range from 3 to 15 years.
- Typical Housing Authority transactions:
 - 1 year of interest only
 - 12-14 years of fixed quarterly payments
- Interest rates are determined by a variety of factors, including the cost and type of the financed property, the term of the agreement, and the borrower's credit rating.

How to Get Started

- When to start looking into financing
- When to call M-CoreTM Credit Corporation
- Proposal

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