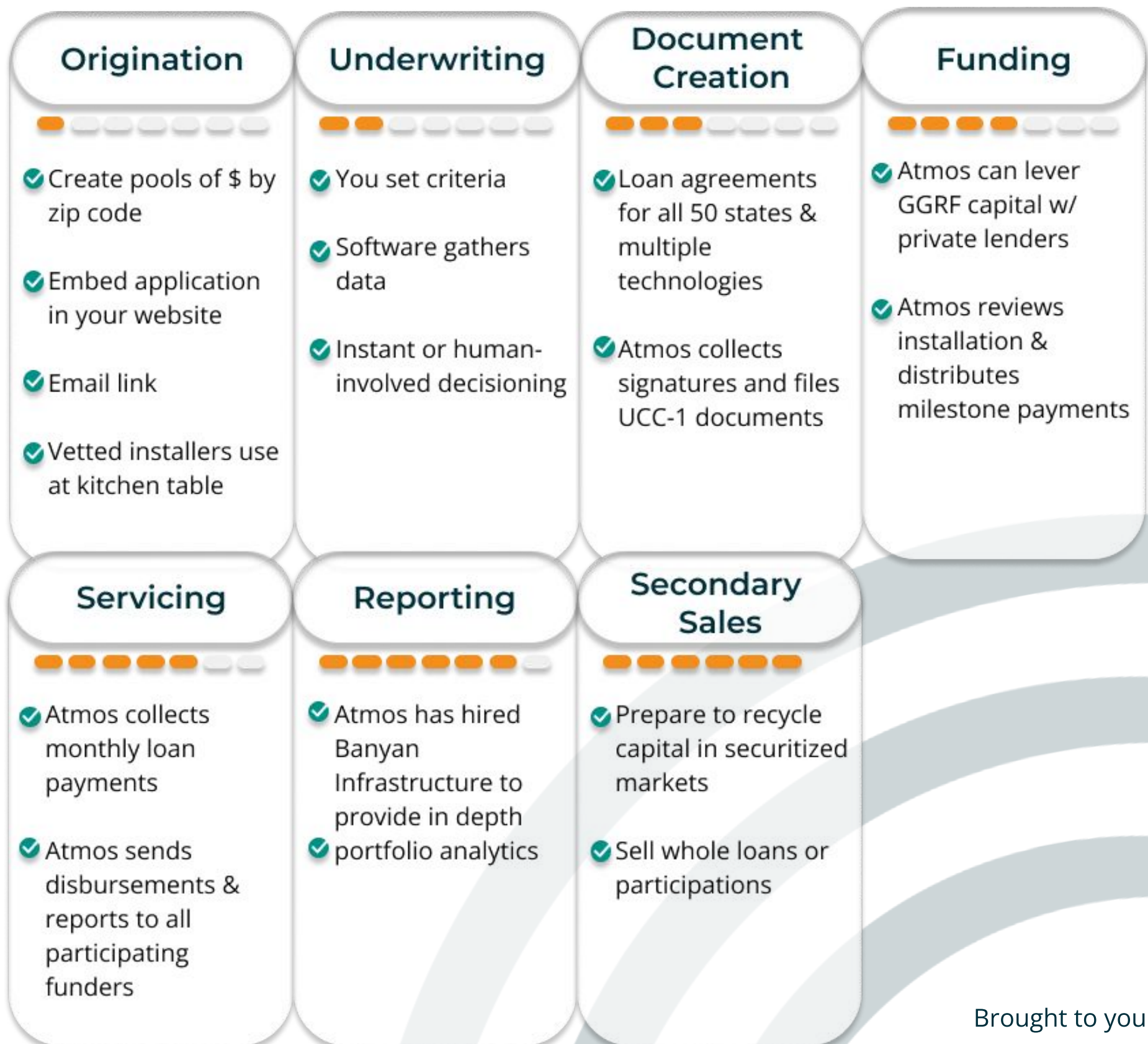


Turnkey Clean Energy Lending Solutions



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ATMOS
FINANCIAL

Learn more at joinatmos.com/lenders

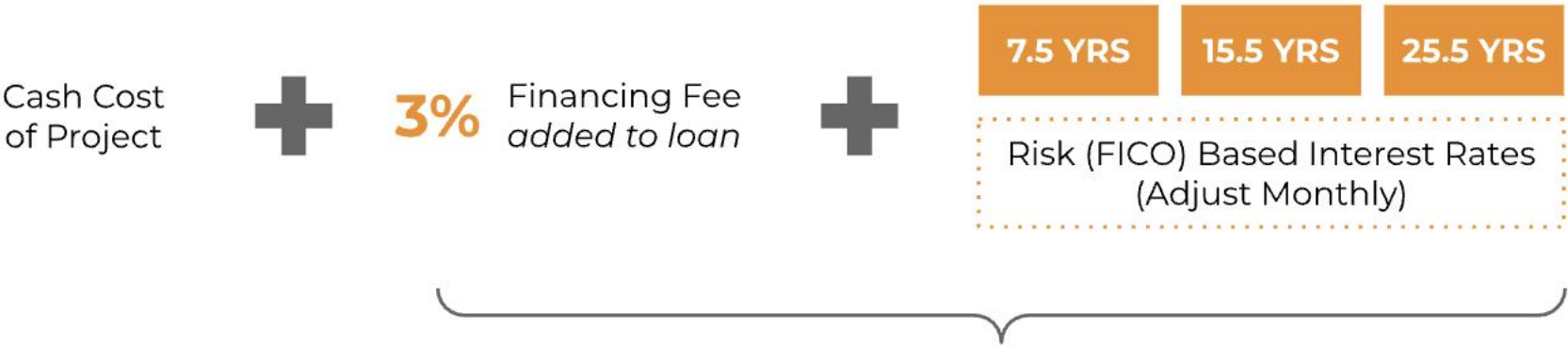
Residential Solar + Storage



Considered a Best-in-Class solar loan by industry experts. Atmos loans pair a low financing fee for customers (no dealer fees) with fair, risk-based pricing that meets bank risk model expectations and provides the lowest total levelized cost of energy (LCOE) for most homeowners. Prepayment and amortization features meet the unique needs of solar customers with options for how they receive the benefits of federal and state-level programs.

Take advantage of our deep industry experience and embedded distribution. Atmos is the only embedded loan option in the country's largest solar marketplace, EnergySage, ensuring loan volume that meets your program goals.

Create long-term relationships with your target customers without the servicing burden. Atmos can help cross-sell homeowners on your related products and services to increase the lifetime value of your solar customer. As Atmos launches more residential loan products, we help customers on their home electrification journey, and you'll have the ability to increase your share of wallet.



Bank Economics: 100% of APY and 25 bps of Financing Fee

Loan Production Statistics

Avg FICO	796
Avg DTI	31%
Avg Loan Size	\$44K
Paid as Agreed	100%



SMB / Commercial Solar + Storage



A First-of-its-Kind small business solar loan designed exclusively for lenders. Atmos' software-driven structured finance solution protects lender interests while delivering industry-leading internal rate of return to borrowers. **Standardized loan sizing, underwriting, documentation and servicing creates a one-size-fits-all solution.**

Typical Cash Flow Model of Solar Loan



Supported by Equifax risk management solutions. Atmos incorporates Equifax's OneScore suite of products to measure credit-worthiness of borrowers and guarantors.

Where borrower goals meet lender appetite. All SMB Solar loans have a 10-year maturity, lender-determined rates, are cash flow neutral to match borrowers' current energy costs, have commercial and personal guarantees, and ensure sufficient borrower equity in business and owner-occupied commercial buildings.

Indicative projects from Installation Partners:



Inquire for more information, including Summary Terms and Conditions, loan documentation, supporting Equifax documentation, and cash flow modeling.