



Homewise was awarded a **\$100,000 GRANT** from the City of Santa Fe's Verde Fund. This award helps us serve even more lower income homeowners in converting to solar energy!

Homewise solar client demographics:

Average annual electric cost savings per client

\$468³⁷



based on the electricity generated by their solar system

Average loan amount
\$26,403



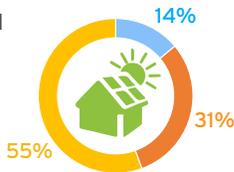
High Loan Quality



Not a single solar client has ever defaulted on their loan.

Income levels

- 24 earn less than 80% AMI (Area Median Income)
- 53 earn 80 – 120% AMI
- 97 earn greater than 120% AMI



The SOL Fund is aimed at making an even greater impact for low and moderate income families.

Income range

\$19,133 — \$152,364



Household types

13
Single parents

54
Married + kids

53
Married no kids

54
Single adults

Age range

25 – 84 years old



Since 2010, Homewise has helped 174 households convert to solar energy and make solar-related improvements through affordable and accessible financing.

SOLAR OPPORTUNITY LOAN (SOL) FUND

In 2014, with the support of our founding benefactors Richard Khanlian and Ann Alexander, Homewise established the SOL Fund. The SOL Fund is aimed at making solar obtainable for regular income households, rather than a luxury reserved for the very wealthy. The Fund accomplishes this goal by reducing and eliminating the barriers that prevent people from switching to solar energy, namely up-front product and installation costs. By offering access to affordable fixed-rate loans with terms up to 30 years, many households find that their solar loan payment is lower than what they previously paid in their electric bill.

STATEWIDE SOLAR

While the activity generated through the SOL Fund is focused in Santa Fe, we are taking a statewide view of the opportunity to increase solar energy use in communities across New Mexico. To date, 33% of the solar loans we've made have been in areas outside of Santa Fe. This includes Albuquerque, Rio Rancho, Española, Glorieta, Lamy, Belen, Cerrillos, Edgewood, Los Alamos, Peralta, Sandia Park, Placitas and Las Cruces. According to the Solar Energy Industries Association (SEIA), New Mexico currently ranks 15th in the nation for solar use. With our exceptionally sunny climate, we think New Mexico is positioned to become #1, and Homewise is committed to doing our part to get there.

The impact of our efforts to make affordable and accessible financing available to homeowners can be seen in the number of people served by the program, as well as their individual stories.

WHO ARE THEY?

Our solar clients represent the heart and soul of our community. They are our neighbors, our colleagues, and our friends. They are employees of our: city, county and state government, schools and universities, police departments, retail stores, art and photography galleries, restaurants, veterinarians, Los Alamos and Sandia labs, hospitals and healthcare providers, law offices, and ski areas.



Homewise solar clients (l to r): Christina and Breece, Eric, Amanda, and David

HELP MAKE SOLAR AFFORDABLE

Your tax deductible donation to the SOL Fund supports increased access to affordable solar energy for homeowners in our community. To increase the impact of your contribution even further, donations are matched dollar-for-dollar by our generous SOL Fund founders, up to \$50,000. Donate online today at homewise.org/invest-in-homewise or send a check to the mailing address below.

p.s.

Would you like to support solar lending and earn a financial return at the same time?

We have a new investment opportunity that allows you to do both!

For impact investors seeking both a financial and social return on their investment, The Homewise Community Investment Fund now offers investment opportunities targeted toward making energy-efficient home improvements feasible for low-to-moderate income homeowners. Homewise uses the Fund as capital to fund loans that are focused on energy and water-saving improvements and repairs, including converting to solar energy, to address the rising cost of energy and the conservation of natural resources in our community.

Contact Laura Altomare at **505.955.7039** or laltomare@homewise.org to learn more.

This notice is not an offer to sell or the solicitation of an offer to buy, nor shall there be any sale of securities in any state in which such offer, solicitation, or sale is not authorized. The offering is made solely by the Prospectus, which more fully describes certain risks involved in a purchase of securities. The securities are not FDIC or SIPC insured, are not bank deposits, and are not guaranteed by any federal agency.



homewise®

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