

Tech Talk 2:
**Turnkey Lending for Solar –
How Fintech Partnerships
Can Expand Your Loan
Portfolio Without
Increasing Staffing**

Ravi Mikkelsen
Atmos Financial

Building the **Most Trusted Suite** of Green Banking Products for Lenders and Customers



Atmos Financial
Booth #34
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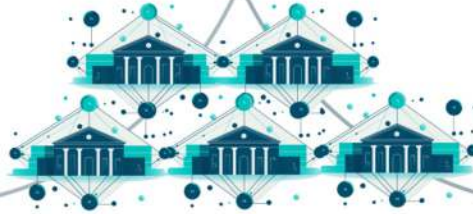


ATMOS Deposits

Atmos offers depositors unparalleled climate impact through bank accounts



Atmos helps lenders open distributed clean energy loan & deposit channels



ATMOS Loans

Atmos offers borrowers access to best-in-class lending products



End to end solution to deploy capital



ATMOS

Origination



- Create pools of \$ by zip code
- Embed application in your website
- Email link
- Vetted installers use at kitchen table

Underwriting



- ✓ You set criteria
- ✓ Software gathers data
- ✓ Instant or human-involved decisioning

Document Creation



- ✓ Loan agreements for all 50 states & multiple technologies
- ✓ Atmos collects signatures and files UCC-1 documents

Funding



- ✓ Atmos reviews installation & distributes milestone payments

Servicing



- ✓ Atmos collects monthly loan payments
- ✓ Atmos sends disbursements & reports to all participating funders

Reporting



- ✓ Atmos provides in depth portfolio analytics and auditable tracking of each individual loan.

Secondary Sales



- ✓ Prepare to recycle capital in securitized markets
- ✓ Sell whole loans or participations



Atmos Financial Allows Us to Acquire Customers in a **Cost Effective and Controlled Manner**

What We Provided

- Prudent Underwriting Standards
- Profitable Loan Pricing
- Balance Sheet Capacity
- No Marketing

What We Received

- Customer Acquisition
- Origination Income
- Net Interest Income
- Growth Opportunity

Make
“ATMOS”,
“Atmos”

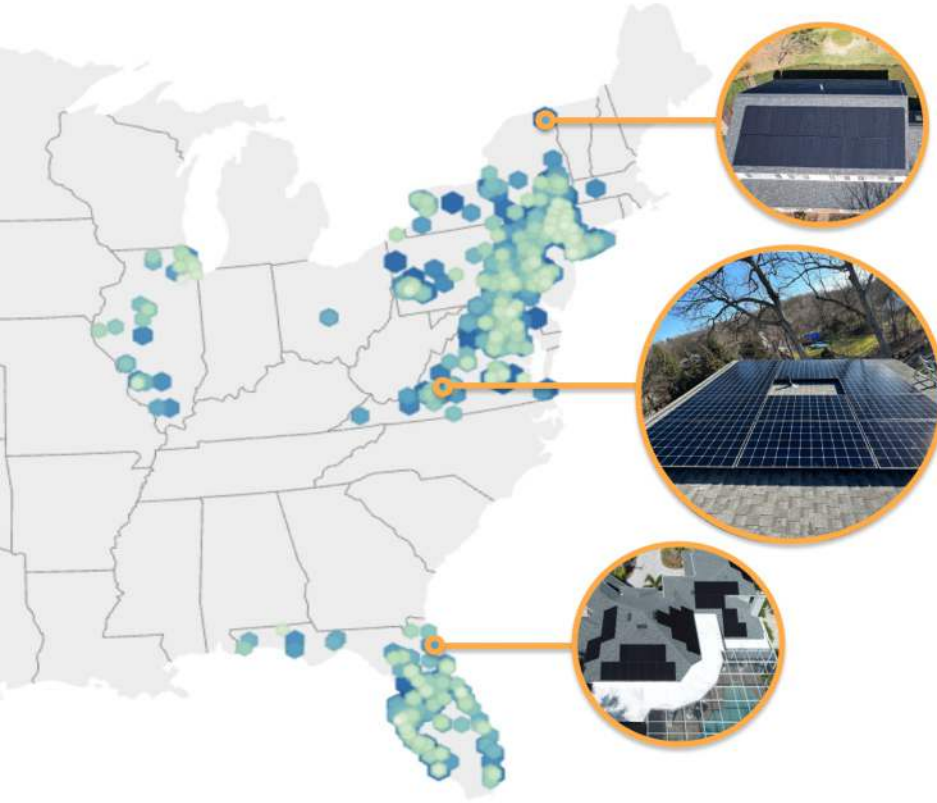
“ATMOS allows us to serve an area where we see strong opportunity in customer-led green banking at scale and is philosophically aligned with our principles to grow in a prudent and controlled manner. ATMOS has proven to be an agile and capable partner offering innovative products and services to its customers while sustaining a mutually beneficial relationship with its bank partner.”

Reid Whiting, Chief Banking Officer





A Snapshot of **Atmos Enabled** Projects



Historical Loan Production Statistics

Avg FICO	796
Avg DTI	31%
Paid as Agreed	100%
Avg Loan Size	\$44K (\$10-125K)
Avg Term	19yrs (solar only)

Images are actual projects financed through Atmos



SMB Commercial

Solar, Storage & Energy Efficiency

Targeted Loan Production Statistics

Project Size (kW) 50 - 200 kW

Loan Size (\$) \$150 - 500K

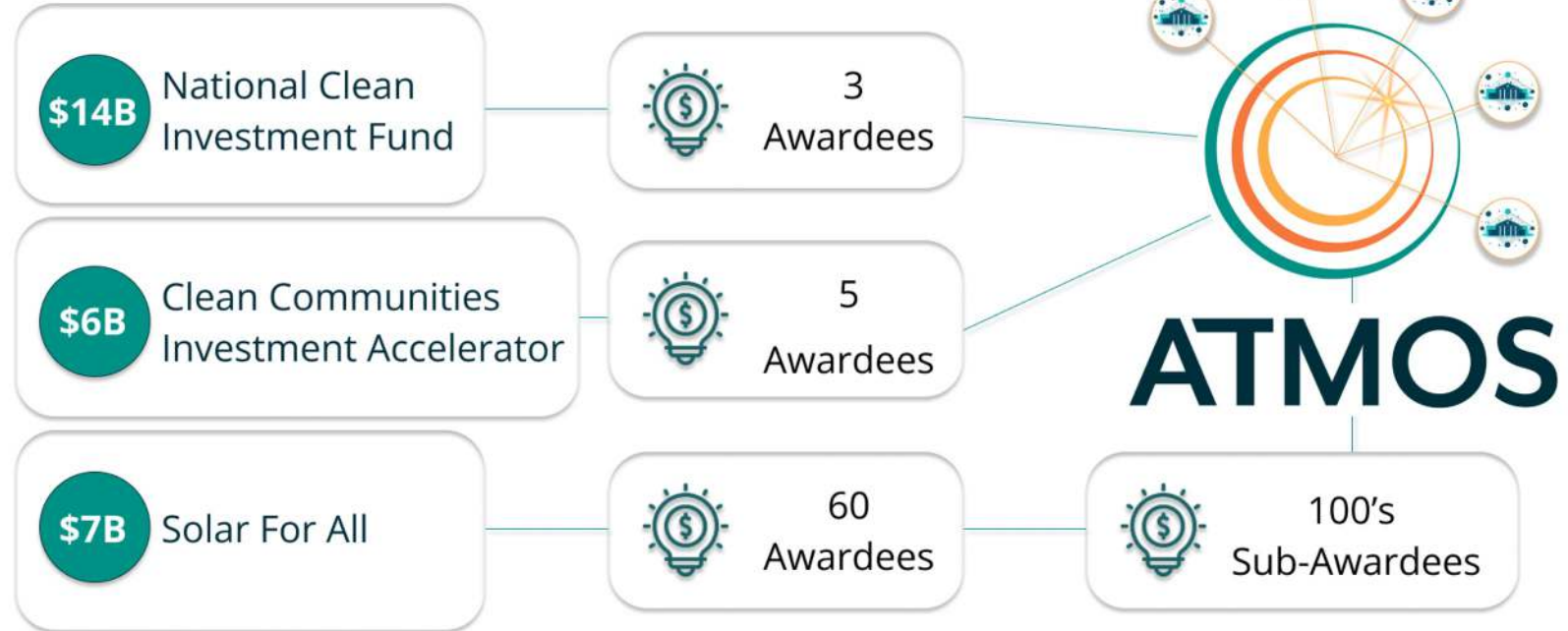
Loan Type 10 yr DDTL

Interest Rate Up to each bank!





Increase Margin and **Reduce Risk** with Government Funds



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