



# Dealer / Manufacturer Resource Book



## **REEL - Turnkey Services for Renewable Energy Markets**

**Financing**

**Capital Markets**

**Project Development**

**Distribution**

© Renewable Energy Equipment Leasing, REEL  
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This Handbook is for Dealer/ Manufacturer use only

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## Program Benefits

### Manufacturer Benefits

- Providing Private Label Financing Solutions for our Manufacturing Partners extending them more control of the down line channel member to capture market share by having financing solutions available to customers when presented with an opportunity.
  - Business Opportunities for Project Development activities for Stand Alone or Multi-Use technology projects
  - Down line transparency and monitoring capabilities
  - Controls for exclusivity participation agreements
  - Specific to co-branding & co-marketing, partners employ our system for product promotion distribution, dealer registration and financing application submissions
  - User Friendly Manufacturer Portal
  - CRM Customer and Application Tracking
  - Complimentary leads and opportunities
  - Ability to add unlimited Dealers and Distributors with their own account registration
  - Complimentary unlimited credit application processing
  - Tradeshow Assistance
  - Unlimited Support to ensure your success
  - Advantage 10 and 20 reduced (negotiated) administration fee applicable to “Funded” transactions only \*
- \* Loyal Dealers and Distributor Benefit\*

### Contractor / Dealer Benefits

- Residential, Commercial, Industrial, Not-for-Profit & Municipal Financing Products
- User Friendly Dealer Portal
- CRM Customer and application Tracking
- Lead Generation
- Team of Financial Specialists to assist with project development
- Ability to add additional users on account with individual login & password

### Customer Benefits

- Most Competitive Interest Rates

Our mutual goals are in the customer’s best interest to achieve the longest term, most competitive rates and structure to achieve their budgetary requirements.

- No Equity & \$0 up front cost products available for Residential/Consumer Loan products
- Low monthly payments (contingent on credit)
- Terms available from 3 to 20 years (contingent on credit), competitive 30-year mortgage products

## KEY CONTACTS



**Main: 1-877-914-7335**

**Fax: 404-855-3961**

**E-Fax: [credit@thinkreelgreen.com](mailto:credit@thinkreelgreen.com)**

Accounting / Invoicing	<a href="mailto:accounting@thinkreelgreen.com">accounting@thinkreelgreen.com</a>
Capital Markets Group	<a href="mailto:energyprojects@thinkreelgreen.com">energyprojects@thinkreelgreen.com</a>
Contact Us / Info	<a href="mailto:info@thinkreelgreen.com">info@thinkreelgreen.com</a>
Credit Applications	<a href="mailto:credit@thinkreelgreen.com">credit@thinkreelgreen.com</a>
Customer Support	<a href="mailto:support@thinkreelgreen.com">support@thinkreelgreen.com</a>
Dealer Support	<a href="mailto:dealersupport@thinkreelgreen.com">dealersupport@thinkreelgreen.com</a>
Distribution	<a href="mailto:energyprojects@thinkreelgreen.com">energyprojects@thinkreelgreen.com</a>
Energy Project Forms	<a href="mailto:energyprojects@thinkreelgreen.com">energyprojects@thinkreelgreen.com</a>
Marketing / Media Relations	<a href="mailto:mediarelations@thinkreelgreen.com">mediarelations@thinkreelgreen.com</a>
Technical Support	<a href="mailto:technicalsupport@thinkreelgreen.com">technicalsupport@thinkreelgreen.com</a>

## APPROVED PRODUCT LIST

### *Advantage 10 and 20 Loan Products*



### Approved Products List

#### A

Abutments  
Acoustical Tile  
Additions to Structures  
Air Conditioning (Central)  
Alteration  
Aluminum Panels  
Apartments, Co-Operatives                      Interior Improvements Only  
    And Condominiums  
Asphalt Siding  
Attic Fans  
Auditoriums  
Awnings: Aluminum, Canvas, Plastic & Wood

#### B

Back Bars  
Barns  
Basements  
Bathrooms: Fixtures & Connections  
Bathtubs: Enclosures  
Bins: Coal, Grain Concrete  
Bio Diesel  
Bio Mass  
Black Topping                                      Single Family Loans Only  
Blinds: Venetian & Vertical  
Blowers: Furnace  
Boathouses                                      Not for Common Use  
Boat slips                                      Not for Common Use  
Boilers  
Bookcases (Built-In)  
Brick Shingles or Siding  
Built-In Kitchen Equipment                      Hard Wire – Hard Plumb  
Bulkheads                                      Not for common use  
Bunkhouses  
Burglar Alarms                                      Hard Wire  
Burglar Bars / Decorative Bars                      Permanent

Burners: Furnace, Oil & Gas

**C**

Cabinets

Canopies

Carpet: Wall to Wall

Carports

Casements: Windows

Ceilings

Cellar: Storm, Wine

Cesspools

Chimneys

Choir Lofts

Churches

Structure Only

Chutes: Coal, Grain, Laundry

Cleaning: Steam

Before Painting

Cold Storage Rooms

Coating: Roofing

Commercial Buildings

Composition: Flooring, Paneling, Shingles, Siding

Condominium:

Single Family - \$25,000 (Inside of unit only)

Check ownership of individual unit plus ownership of portion of common area.

Multifamily – up to \$60,000 check ownership of entire building.

Converting Structural Co-Op, Cooperative

Inside Improvements only check for mutual ownership contract or perpetual use agreement – no lien can be placed – maximum loan \$7500

Cottages

Single Family Only

Curbing

**D**

Decks: Gazebos

Not for hot tub use or around a swimming pool.

Dishwasher

Hardwire, Hard Plumb

Docks

Not for Common Use

Door Chimes

Hard Wire

Doors:

Store, Fire, Screen

Downspouts

Drain Fields: Septic

Drilling: Wells

Must be a structure on property and previously had water supply.

Drive- In

Structure Only, Not Trade Fixtures or Equipment

Driveways: Private

Not for Multifamily Properties

Ducts

Duplex

Lot and Both Homes owned by same person = multifamily loan limits  
\$24,000

One individual owns house and lot – someone else owns the other house and lot = single family loan limit, \$25,000

**E**

Electric Garage Door Opener  
Electric Light Fixtures:  
Electric Light Systems  
Elevators  
Escalators

Hard Wire  
Lines, Poles

Exhaust Fans  
Exterior Finishing Work

**F**

Fans  
Fences:  
Finishing Work  
Fire Escapes  
Fireplaces (Indoor)  
Fire Escapes  
Floodlight  
Flooring  
Flour Mills, Sheds  
Flues

Permanently Attached to Structure  
Chain Link, Brick, Wood, Iron

Foundations  
Fronts:  
Furnaces:

Commercial Buildings or Residential Structures  
Coal, Floor, Gas, Oil

**G**

Garages  
Garbage Disposal Units  
Gas heating systems  
Gazebo:  
Generators  
Geothermal  
Glass Tinting  
Grates: Furnace  
Guard Rails  
Guttering

Permanent Foundation  
Permanently Installed

**H**

Heating Control Devices

**I**

Incinerators  
Insulation  
Interior Work  
Ironing board:

Permanently Installed

**J**

Jacuzzi (Inside Bathroom)

Jalousies

**L**

Lattice Work

Laundry Chutes

Laundry Tubs

Lightning Rods

**M**

Meters: Electric, Water &amp; Gas

Replacement Only

Moldings

**P**

Painting

Paneling

Papering

Partitions

Patios

Paving

Piers

Pillars

Plastering

Plumbing

Pole Barns:

Permanent Foundations

Porches

Pumps

**R**

Radiators:

Permanently Installed

Railings

Registers: Heat

Reservoirs

(Not for irrigation)

Resurfacing

Retaining Walls

Roof coating

Roofing

**S**

Safes/ Vaults

(Permanently Fixed)

Sandblasting

Sanding

Sashes

Screening

Seawalls (non Floating)



Security System	Hardwired into Electric System
Sewerage Systems	septic Tank – replacement of Existing
Shingles	
Shower Doors	
Shutters	
Sidewalks (Private)	
Siding	
Sills	
Silo	
Sinks	
Slating	
Smokestack	
Solar Array	
Solar Room: Sunspace/ Solarium	Permanently installed for use as a sun room, family room
Solar Water Heating systems	Permanently installed inside the structure
Solar Thermal Applications	Permanently installed
Sprinkler Systems: Fire	
Stairs	
Stalls	
Steam Cleaning	
Steeple	
Stokers	
Stone Siding	
Storm Cellars	
Storm Panels	
Stuccoing	
Studding	
Structural Changes	
<b>T</b>	
Tanks	Fuel (Residential Property Only)
	Milk
	Septic
	Storage
	Water
Tiles	Ceiling
	Ceramic
	Cement
	Floor
	Plastic
	Acoustical
Termite Control	Damage or trees
	Diseased or damaged & Hazard to structure on property

Trestles  
Troughs

## U

Utility Building (Sheds)

## V

Vaults  
Venetian / Mini Blinds  
Ventilation Hoods  
Ventilation Systems  
Vents  
Verandas

## W

Wall Heaters	
Wallboards	
Walls	
Warehouses	
Washtubs	
Water Conditions	Permanently installed in plumbing system Purifiers, Softeners, Sterilizers Permanent
Water Coolers	
Water Heaters	
Water Systems	
Water Tower	
Water Wells	Must Have Structure on Property & Previously had water supply.
Waterproofing	
Weather-stripping	
Wells	Together with pumping and piping equipment
Wind Turbines	
Windmills	Eligible only for furnishing power to residential structure
Windows	Screen, Storm & Thermal
Wiring:	Electric
Wood Shingles:	Siding/ Paneling

:: NEW Structures::

Animal Houses  
Auditoriums  
Canneries  
Churches

Structure only: Required Interest in the property must be met – Structure must be completed with a distinctive function to be eligible for financing. The note must be signed by the duly authorized officers of the church and a copy of the resolution granting such authority should be included in the loan file. It is advisable to also obtain the signature of the officers as individuals as well as in the official capacities.

Creameries	
Feed Mills	
Feed Sheds	Permanently Installed
Flour Mills	
Foundries	
Fodder Sheds / Bins	
Garages	
Granaries	
Greenhouses	Farm Related
Gymnasium	
Hatcheries	
Icehouses	
Implement Sheds	Permanently Installed
Industrial Buildings	Structure Only
Locker Plants	
Manufacturing Buildings	Structure Only
Meeting Halls	
Milk House	
Office Buildings	Structure Only
Silos	
Smokehouse	
Stables	
Steel Buildings	
Schools	
Storehouse	
Warehouse	

**\*\*\* Please call Capital Markets Group for Industrial, Municipal & Large Project guidelines. \*\*\***

**1.855.914.7335 Extension 5002**

## Residential/Consumer Financing Qualifications

Does my customer qualify for financing?

Advantage 10 & 20  
Minimum FICO 640

Advantage 30  
Minimum FICO 600

All derogatory statements on Credit Report can be satisfied / answered.

Maximum DTI (Debt to Income) 45%

How do I calculate an approximate DTI figure?

A. Divide the Total Monthly Debt by the Total Monthly Income.

EX:

If my customer makes \$50,000 per year and they have \$25,000.00 in Yearly Debt their DTI is at 50% - **my customer DOES NOT qualify.**

EX:

If my customer makes 50,000 per year and they have \$10,000.00 in Yearly Debt their DTI is at 20% - **my customer DOES qualify.**

## Customer Finance Application Information:

# Application Process Steps Advantage 10

- 1) There are origination fees that are charged to the applicant and are taken out of the proceeds of the loan. In order not to have an immediate shortfall in the loan proceeds to pay for the improvements, you may want to discuss with your client increasing the loan amount to off-set the difference (4-6 percent). Dealer or customer visits the dealer's website and clicks on the link to completely fill out the online application. It is important that any application be submitted through the dealer website to accurately account for the application with the dealer's ID number. This product is for the expressed purpose of obtaining a FHA Title 1 Home Improvement Loan in amounts between \$1,000.00-\$7,500.00 and are unsecured loans (not secured by real estate). The obtaining of the loan is determined by the credit scoring model of the applicant and their ability to pay.
- 2) Fill in the information requested, including the customer's personal contact information and click submit. The lender upon receipt will make contact with the customer via telephone and/or email to verify application matters and request documentation (if required).
- 3) At this point communication will be between the lender and the loan applicant. The applicant shall resolve any stipulations directly through the lender. Please inform applicant to respond timely to lenders requests. The dealer shall be made aware of application status through the dealer portal. All inquiries on applications should be directed to reel dealer support if questions arise.
- 4) Dealer will need to submit a job estimate supporting loan amount to [credit@thinkreelgreen.com](mailto:credit@thinkreelgreen.com) or through fax at 404.855.3961.
- 5) We will receive a "pre-approved" or "declined" message typically within 3-5 hours. If the application is submitted after normal business hours (EST), expect delays until the next business day. The final approval is predicated on the applicant returning lender requested information in a timely fashion.
- 6) Upon satisfying the lender requirements, the lender will ACH fund the applicant on the fourth business day following pre-approval and satisfying of the lender closing requirements. This is due to the applicant having a three day rescinding period of the final agreement. Be advised if the period falls into a weekend, allow for the extension of business days accordingly.
- 7) Under the FHA Title 1 guide lines, the applicant (homeowner) is ACH funded directly. Employ good business practices and ensure that the applicant had received the funds before ordering materials and/or starting work under your executed agreement with the applicant.
- 8) There are no additional requirements placed upon the dealer regarding the application process under the Advantage 10 product. The dealer obtains payment for services directly from the applicant (homeowner).
- 9) Dealer shall be invoiced made payable to reel as a closed transaction fee upon ACH funding to applicant.

# Application Process Steps

## Advantage 20

- 1) There are origination fees that are charged to the applicant and are taken out of the proceeds of the loan. In order not to have an immediate shortfall in the loan proceeds to pay for the improvements, you may want to discuss with your client increasing the loan amount to off-set the difference (4-6% percent).
- 2) Dealer or customer visits the dealer's website and clicks on the link to completely fill out the online application. It is important that any application be submitted through the dealer website to accurately account for the application with the dealer's ID number. This product is specifically for amounts between \$7,501.00 - \$25,000.00 for projects related to single family dwellings. It can also be used for multi-family structures (\$12,000.00 per unit/ \$60,000.00 max) and for manufactured housing with foundations (\$17,500.00 max). Loans can only be approved for qualified home improvement loans under the FHA Title 1 product and are secured by the property through an executed "Deed of Trust" between the lender and the applicant (homeowner). The use of the product does not require equity in the property and does not require an appraisal. The approval is determined by the applicant's credit scoring model and their ability to pay.
- 3) Fill in the information requested, including the customer's personal contact information and click submit. As an FHA Titled 1 Home Improvement Loan, the insured lender upon receipt will make contact with the customer via telephone to verify application matters and request documentation (if required).
- 4) Dealer will need to submit a job estimate supporting loan amount to [credit@thinkreelgreen.com](mailto:credit@thinkreelgreen.com) or through fax at 404.855.3961.
- 5) We will issue a "pre-approved" or "declined" message generally within 1 business day. If the application is submitted after normal business hours (EST), expect delays until the next business day. The final approval is predicated on the applicant returning lender requested information in a timely fashion.
- 6) At this point, communication will be between the lender and the loan applicant. The applicant shall resolve any stipulations directly through the lender. Please inform applicant to respond timely to lenders requests. The dealer shall be made aware of application status through the Dealer Portal. **All inquiries on applications should be directed to reel dealer support if questions arise.**
- 7) Upon satisfying the lender requirements, the lender will ACH fund the applicant on the fourth business day following approval **and** satisfying of the lender requirements. This is due to the applicant having a three day rescinding period of the final agreement.
- 8) There are no additional requirements placed upon the dealer regarding the application process under the Advantage 20 product. As previously mentioned herein, under the FHA Title 1 guide lines, the applicant (homeowner) is ACH funded directly. The dealer obtains payment for services under this product directly from the applicant (homeowner). Employ good business practices and ensure that the applicant has received the funds before ordering materials and/or starting work under your executed agreement with the applicant.
- 9) Dealer shall be invoiced as shown in the Dealer Fee schedule, made payable to reel as a closed transaction fee upon ACH funding to applicant.

# Application Process Steps

## Advantage 30

- 1) This product is used to capture larger project installations when the applicant chooses to secure alternate financing in lieu of paying cash or desires to preserve cash and existing lines of credit. The determining factor in the use of this product is whether there exists equity in the property involved that is sufficient to “cash-out” and pay for the value of improvements requested. These are conventional refinance loans made available at low competitive market rates and have flexible term structures. Minimum FICO scores of 600+ accepted by the lenders.
- 2) Dealer or customer visits the dealer’s website and clicks on the link to completely fill out the online applications. It is important that any application be submitted through the dealer website to accurately account for the application with the dealer’s ID number. This will allow the application to be processed electronically so it can be entered and tracked in the dealer’s application portal. It is possible to submit an application through the reel [www.thinkreelgree.com](http://www.thinkreelgree.com) homepage, but the specific dealer ID number needs to be manually entered into the application form by the dealer or customer.
- 3) Fill in the information requested, including the customer’s personal contact information and click submit. The application shall be directed through the reel credit department and reel shall submit the application to a preferred lender. The lender upon receipt will attempt to contact the applicant to verify information provided and will pull a credit bureau and send a pre-approval or denial email (24-48 hours) after verifying application information. The lender will discuss directly with the applicant the loan products available and the qualifications thereof.
- 4) Dealer will need to submit a contract, work order or job estimate supporting loan amount to [credit@thinkreelgreen.com](mailto:credit@thinkreelgreen.com) or through fax (eFax) 404.855.3961 which is also delivered to [credit@thinkreelgreen.com](mailto:credit@thinkreelgreen.com).
- 5) If pre-qualified stipulations are met (if required), lender shall direct the applicant to request an appraisal. This is now called the origination period. This period could take up to 30 days before closing can occur. Waiting on appraisals or other necessary activities (other non-related work to property) required by loan type would need to be completed. The dealer can monitor the status of an application through the Dealer Portal and will be advised when closing occurs. If the dealer has questions regarding the status of an application in the Dealer Portal, they can contact Dealer Support directly.
- 6) The Advantage 30 product is ACH funded to the applicant (homeowner). Employ good business practices and ensure that the applicant had received the funds before ordering materials and/or starting work under your executed agreement with the applicant.
- 7) Dealer shall be invoiced made payable to reel as a closed transaction fee upon ACH funding to applicant.

# Application Process Steps

## Advantage 30

The below material must all be submitted **in full** before your application can be processed. Incomplete packages are not accepted. Missing documents will create a delay in the application process, preventing a decision on financing.

Please include:

	<b>Completed &amp; Submitted Application</b>
	<b>Document Checklist form <u>completed</u></b>
	<b>Recent mortgage statement</b> <input type="checkbox"/> If paid off, please submit proper verification document(s)
	<b>Home insurance declarations page</b> ( <i>insurance cards are not accepted</i> )
	<b>Two recent pay stubs</b> ( <i>also for the co-borrower, if listed</i> )
	<b>W-2's and tax returns for two most recent years</b> <input type="checkbox"/> If self-employed: use tax returns (both personal and business) for same time frame
	<b>Copy of driver's license</b>



# Application Process Steps

## Commercial

- 1) The commercial application is filled out by the dealer or customer and submitted online this is completed utilizing the registered dealer's coded website link. This link is provided to the dealer after dealer registration is completed with REEL.
- 2) Completed Project Summary executed by dealer's customer is submitted with completed financial package via email to [credit@thinkreelgreen.com](mailto:credit@thinkreelgreen.com) or E-Fax at 404.855.3961 to the reel credit department. The reel credit department will qualify the loan for submission to reel selected lending pool. If dealer does not submit the financials they will be collected from the customer by reel's credit department.
- 3) Upon receipt of the Completed Application, Executed Project Summary and Financial Package reel will do a preliminary review to determine if the opportunity meets all requirements within the credit criteria before forwarding to a particular lender.
- 4) Dealer shall be notified if application is put into a pre-qualified status and sent to a lender or declined due to credit application requirements. If the application is pre-qualified, a \*\*\*\$500 (nonrefundable) lender application fee will be due at the time of submission to Lender. Lender also may decline or ask for additional information before proceeding. Application status will always be available in the dealer portal. \*\*\*May be Waived\*\*\*
- 5) If the application is approved by the lender, a Letter of Intent (LOI) will be sent to the applicant for execution and return.
- 6) After completion, commissioning, and inspection, funds due to dealer will be sent ACH directly to the dealer according to the lease directives.

# Application Process Steps Municipal

- 1) A completed application needs to be completed through the Dealer's Link and submitted electronically.
- 2) A complete project summary of the transaction needs to be submitted to reel by the dealer (an overview of the transactions).
- 3) This process allows reel or the dealer to determine if the customer qualifies based upon specific bond rating, before formal submission to potential municipal lender.
- 4) Before formal submission to a lender, the application will be assigned an ID/Application Number. It will be added to the approved dealers profile and assigned to a credit representative.
- 5) Based upon the financial documents, we will then proceed to formally write the transaction up and submit to the municipal lender.
- 6) The decision to use one lender over another is based on a variety of items, such as: size of transaction, equipment location, type of equipment, credit profile, entity structure, term, and rate options ...and more.
- 7) This type of review enables reel to make a decision on a preferred lender that have a preference for the type of payment.
- 8) reel does not offer a transaction to a second or third lender until the transaction is declined by a previous submission.

## Overall Capabilities and Industry Focus



### Overall Capabilities and Industry Focus

- Residential/Consumer Energy Project Loans
- Small/Medium Business Leases
- Large Commercial/ Rated Commercial Businesses
- Government /Municipal/Not-For-Profit
- Universities/Charter Schools/ all Educational Facilities
- Hospitals, Hospitality, Waste – Recycling Facilities, More...
- Utility Scale Projects/PPA's/ESCO
- Energy Efficient Lighting Retrofit Financing
- Taxable and Tax-Exempt Bond Offerings
- Preliminary financial and marketing analysis
- Engineering Technical Design Review
- Site layout, preliminary design, and heat and water balances
- Feasibility Review and Studies
- EPC Contract Negotiations, EPCM, Project Build Outs, Retrofits
- Equipment Supply Negotiations
- Legal Negotiation of Project Documents
- Litigation Avoidance or Support
- Insurance Policies
- Investment Banking/Equity/ Debt Finance, Large Scale Project Finance, more....



## Capital Markets Group/ **reel** Energy Projects Team



**Renewable Energy Equipment Leasing (reel) offers the most comprehensive and strategic finance solutions for large Commercial, Municipal, Government, and Utility scale projects.**

### **Company Overview**

Our core business is debt financing of renewable energy projects for a wide variety of equipment, processes, and technologies of wind, solar, biomass, hydro, geothermal, environmental and other energy technologies. In addition to securing capital financing broadly syndicated to the banks and bond markets, reel 's expertise in structured financing of projects helps customers optimize long-term significant energy savings and by cost avoidance which control current and future utility expenses.

Our **reel Energy Projects Team, Capital Markets Group**, helps our customers and **reel** grow through strategic partnerships of financial advisory with the capability and capacity to provide related services such as EPC/EPCM (Engineering, Procurement, Construction/Construction Management) for project build outs and retrofits.

Through the vertically integrated process of our **reel Energy Projects Team**, the customer achieves substantial benefits which could include meeting their environmental regulatory requirements and taking advantage of additional tax incentives and (REC's), Renewable Energy Certificates, also known as Renewable Energy Credits (REC's) or Tradable Renewable Certificates (TRCs) which may be offered in their particular state.

With the largest dealer/integrator network in North America, reel provides registered users on-line portal access for customer submission of finance applications, monitoring and tracking of Applications, down line management views and monitoring, co-marketing support, turn-key, design build proposal solutions and assistance for RFP's and RFI's.

Additional services include Manufacturer Private Label Finance Programs, National Dealer Installation Networks, Solar PV Project Development and Installation, Manufacturer/Channel Partner/ Integrator Marketing, Distribution/Logistics.

In addition, **reel** serves the Residential community through a variety of financing products with options best suited for their particular financial situation, project equipment, and installation needs.

**Dedication to Community**

**reel** supports and advocates all renewable and sustainable technologies throughout our community. Through speaking engagements and educational partnerships, **reel** is committed to raising public awareness to maximize energy efficient savings through our financial products and EPC (Equipment Procurement Construction) capabilities.

Please contact our Energy Projects Team

1-877-914- **reel** (7335) Extension 5002

## DISTRIBUTION SERVICES



**Distribution Services** - REEL provides a complete array of products and services to the largest dealer/contractor network in North America. Having a large distribution network, we are able to quickly introduce new products into the market and provide the support needed to guide it to large-scale distribution.

We are everywhere you want your Alternative Energy Product to be. We bring over 40 plus years of experience and knowledge of the Alternative Energy Industry to our dealers. When they contact us they know they will be receiving World-class service.

