

Kirsten Grinds Repeats Anti-PACE Mortgage Bankers of Association Talking Points

Date	Article Title	MBA Anti-PACE Argument #1	MBA Anti-PACE Argument #2	MBA Anti-PACE Argument #3
January 10, 2017	“America’s Fastest Growing Loan Category Has Eerie Echoes of Sub-Prime Crisis.”	Increased risk of borrower delinquency	No oversight	Borrowers do not understand PACE loans
March 8, 2017	“Renovate America Masked Borrower Debt Woes”	N/A	No oversight	N/A
April 5, 2017	“Green-Energy PACE Home Loans Catch Congress’s Ire”	N/A	No oversight	Borrowers do not understand PACE loans
August 15, 2017	“More Borrowers Are Defaulting on Their ‘Green’ PACE Loans”	Increased risk of borrower delinquency	No oversight	Borrowers do not understand PACE loans
September 26, 2017	“FBI, SEC Look Into Business Practices of Country’s Largest ‘Green’ Lender”	N/A	No oversight	Borrowers do not understand PACE loans

Date	Tweet	MBA Anti-PACE Argument #1	MBA Anti-PACE Argument #2	MBA Anti-PACE Argument #3
January 10, 2017	“Turns Out Plumbers And Electricians Are Natural Loan Brokers” https://is.gd/aLwjLX	Increased risk of borrower delinquency	N/A	N/A
January 11, 2017	“The program "is real nice because there are no Fico score requirements" says one contractor brokering loans”	Increased risk of borrower delinquency	N/A	N/A

March 8, 2017	<p>“Compliance employees unsuccessfully complained about loan problems, including predatory lending against the elderly”</p> <p>https://is.gd/wrFly6</p>	Increased risk of borrower delinquency	No oversight	Borrowers do not understand PACE loans
April 5, 2017	<p>“Here's one of our original stories on customer abuse in "green" loans, now prompting Senate action”</p> <p>https://is.gd/R3Rsm4</p>	N/A	No oversight	Borrowers do not understand PACE loans
April 5, 2017	<p>“Following reporting in @WSJ Senators push to regulate "predatory green-energy lenders" https://is.gd/Lc10Pf</p>	N/A	No oversight	Borrowers do not understand PACE loans
April 20, 2017	<p>“A loan program that relies on unqualified borrowers getting loans in one click now wants to fight consumer protections in one click”</p> <p>http://actnow.io/scFBRf4</p>	Increased risk of borrower delinquency	N/A	N/A
June 5, 2017	<p>“Hilariously, a CA lawmaker in this @latimesbiz story says there has been "few problems" with energy-efficient loans”</p> <p>https://is.gd/i1NtGh</p>	Increased risk of borrower delinquency	No oversight	Borrowers do not understand PACE loans
August 15, 2017	<p>“Defaults among ‘green’ loans are rising sharply, and now some borrowers might actually lose their homes”</p> <p>https://is.gd/i1NtGh</p>	Increased risk of borrower delinquency	No oversight	N/A