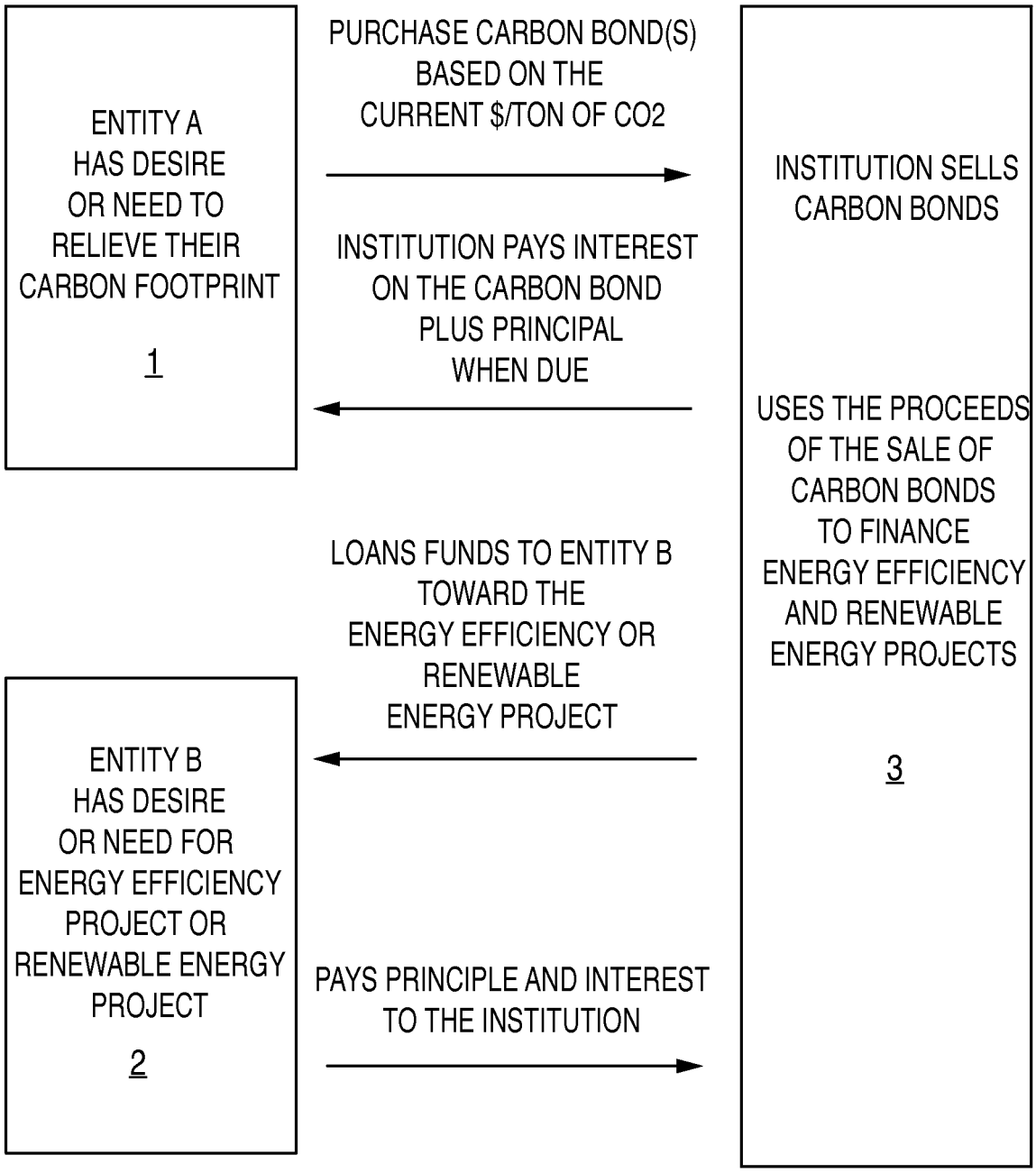

ENTITY A
HAS DESIRE
OR NEED TO
RELIEVE THEIR
CARBON FOOTPRINT
1
PURCHASE CARBON BOND(S)
BASED ON THE
CURRENT $/TON OF CO2
INSTITUTION PAYS INTEREST
ON THE CARBON BOND
PLUS PRINCIPAL
WHEN DUE
INSTITUTION SELLS
CARBON BONDS
USES THE PROCEEDS
OF THE SALE OF
CARBON BONDS
TO FINANCE
ENERGY EFFICIENCY
AND RENEWABLE
ENERGY PROJECTS
3
LOANS FUNDS TO ENTITY B
TOWARD THE
ENERGY EFFICIENCY OR
RENEWABLE
ENERGY PROJECT
ENTITY B
HAS DESIRE
OR NEED FOR
ENERGY EFFICIENCY
PROJECT OR
RENEWABLE ENERGY
PROJECT
2
PAYS PRINCIPLE AND INTEREST
TO THE INSTITUTION

FIG. 1

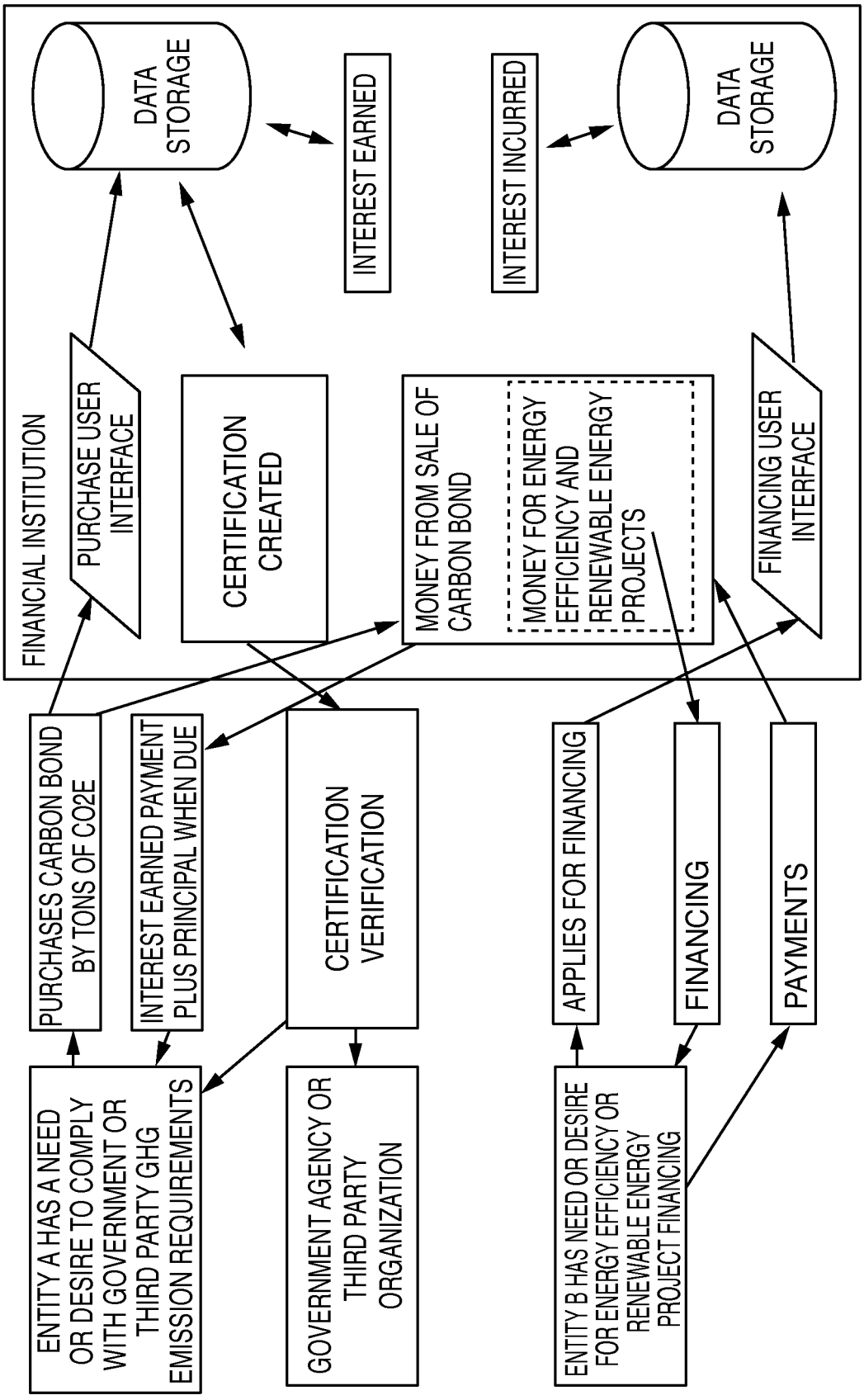

FINANCIAL INSTITUTION
DATA STORAGE
INTEREST EARNED
INTEREST INCURRED
DATA STORAGE
PURCHASE USER INTERFACE
CERTIFICATION CREATED
MONEY FROM SALE OF CARBON BOND
MONEY FOR ENERGY EFFICIENCY AND RENEWABLE ENERGY PROJECTS
FINANCING USER INTERFACE
PURCHASES CARBON BOND BY TONS OF CO2E
INTEREST EARNED PAYMENT PLUS PRINCIPAL WHEN DUE
CERTIFICATION VERIFICATION
APPLIES FOR FINANCING
FINANCING
PAYMENTS
ENTITY A HAS A NEED OR DESIRE TO COMPLY WITH GOVERNMENT OR THIRD PARTY GHG EMISSION REQUIREMENTS
GOVERNMENT AGENCY OR THIRD PARTY ORGANIZATION
ENTITY B HAS NEED OR DESIRE FOR ENERGY EFFICIENCY OR RENEWABLE ENERGY PROJECT FINANCING

FIG. 2