Objection-Handling Cheat Sheet

Keep it with you until these answers are automatic

ONE PRINCIPLE BEHIND EVERY RESPONSE

Every objection to C-PACE comes from unfamiliarity, not from a real flaw in the product. So you do three things, in order: **acknowledge** the concern without getting defensive, **explain** plainly what is actually true, and **pivot** back to the benefit. Never argue, and never oversell.

OBJECTION 1 *"Wait — you're putting a lien on my property? No thanks."*

ACKNOWLEDGE

This is the most common reaction you will hear, and it is a reaction to a word rather than to the mechanism. Do not flinch and do not correct them sharply. "I understand why that sounds alarming, so let me explain what it actually is."

EXPLAIN

It is a voluntary special assessment — the same kind of mechanism used for a sewer or sidewalk district. It is tied to the property, not to you personally, and there is no personal guarantee. That is exactly why the terms run so long and the rate is competitive. And when you sell, the balance transfers with the building to the next owner instead of following you.

PIVOT

"It is not a traditional lien hanging over your head — it is what makes the whole thing affordable. It is the tool that lets you do this project with nothing down."

OBJECTION 2 *"My bank has to approve this? That'll never happen — forget it."*

ACKNOWLEDGE

"Yes, your existing mortgage lender signs off, and I want you to know that is completely routine — it happens on these projects all the time." Confirm the fact rather than softening it; the owner will find out either way.

EXPLAIN

Put it in the lender's terms: the building is getting a new roof and efficient systems, so it is worth more and costs less to operate. That is good for the bank too. And the owner does not manage that conversation alone — Missouri Green Banc has done it many times and will speak with the lender directly to walk them through it.

PIVOT

"It is a step, not a wall." Then move the conversation back to the project itself.

OBJECTION 3 *"Why wouldn't I just get a bank loan?"*

ACKNOWLEDGE

“You could.” Concede it immediately — the honest comparison is what wins this one.

EXPLAIN

A bank loan usually runs seven to ten years, often wants money down and a personal guarantee, and ties up your credit line. C-PACE stretches the cost over the full life of the equipment, needs little or nothing down, carries no personal guarantee, transfers when you sell, and leaves your bank credit free for your business.

PIVOT

“For a long-lived improvement like this one, it is usually the better structure.” Note the structure, not the superiority of the program.

KNOW YOUR LIMIT — AND USE IT

When an owner asks something you cannot answer with confidence — a detailed tax-treatment question, a specific rate, an unusual property situation — the right answer is never to guess. It is:

> ***“Great question. Let me bring in Missouri Green Banc — that is exactly what they are here for.”***

Looping MGB in is a strength, not a weakness — it signals there is a real program behind you. Always hand off three questions rather than answer them: how the financing will be treated on the owner’s books, what rate they will receive, and anything touching their specific tax situation. Encourage owners to involve their own accountant and attorney, and never position yourself as their financial advisor.

LINES TO NEVER USE

Never call C-PACE “free money” or a government grant — it is financing the owner repays. Never inflate savings estimates to close a sale, pressure an owner into signing, or rush them past the point of understanding what they are agreeing to. And never imply that MGB endorses your company over others. These are the fastest routes to losing your registration.

CLOSING AGAINST “MAYBE LATER”

The real competitor is not a bank loan — it is deferral. Your most honest closing tool is the cost of waiting: failing equipment keeps wasting money every month it runs, and emergency replacement costs more and arrives on the worst possible day.

> *“The question isn’t whether to do this — it’s whether to keep paying for the old system while you wait, or start capturing the savings now with nothing down.”*

Then make the next step small. Ask permission to proceed, not for a signature: “Let me put together a scope and rough numbers, and bring in Missouri Green Banc to confirm the property qualifies. No obligation.” An easy yes — and it puts the deal into the lifecycle.

Markets set in motion. It all starts with collaboration.