MISSOURI GREEN BANC | NATIONAL PACE CAPITAL ACCESS

Lending Criteria Profile

Your appetite, in a form MGB can match to projects

Program: National PACE Capital Access (NPCA)

Operator: Missouri Green Banc, Inc. (MGB) — 501(c)(3) nonprofit green bank

Statutory C-PACE Authority: Missouri Clean Energy District (MCED), §67.2800 RSMo

Document ID: NPCA-LCP-001

Version: 2.2 — Open Platform Edition

Contact: communications@missourigreenbanc.org | (866) 554-4083

About this Profile

Plain-language note

Your Lending Criteria Profile is the most important document you submit to NPCA. Because matching is exclusively criteria-driven — there are no tiers, no first-look intervals, and no preferred-provider designations — the accuracy and completeness of your Profile directly determines the volume and quality of deal flow you receive. MGB uses it to match Missouri C-PACE projects to your appetite. Property owners use it to decide whom to contact. NPCA is free for you and for every other participant — no registration fee, no listing fee, no success fee, and no compensation tied to any closed transaction. Keep the Profile accurate. Update it when your appetite changes. Refresh it at least once a year. MGB staff will assist on request.

Section 1 — Institution

Legal name of institution

Trade or marketing name (if different)

Primary office address

Website

Section 2 — Contacts

Primary NPCA contact — name, title, email, direct phone

Secondary contact — name, title, email, direct phone

Underwriting contact for deal inquiries (if different)

Section 3 — Registration category

Select the single category that best describes your institution. Categories are descriptive; no category is preferred over any other. If you participate as a Missouri community bank or credit union, you may also access the Community Bank Resource Program (NPCA-CBR-001).

- ☐ Specialty C-PACE Lender
- ☐ Community Bank or Credit Union
- ☐ Green Bank or Public-Purpose Entity
- ☐ Family Office
- ☐ Foundation or PRI Vehicle
- ☐ Regional or National Bank
- ☐ CDFI or Mission Lender
- ☐ Private Credit or Debt Fund
- ☐ Insurance Company General Account
- ☐ Other — specify below

If other, specify

Section 4 — Experience and capacity

Years active in commercial real estate credit

Years active in C-PACE (or expected start)

Approximate C-PACE volume closed in the last 24 months

Annual capacity available for Missouri C-PACE (dollar range)

Notes on capacity — commitments, seasonality, board approvals required

Section 5 — Products you offer

- ☐ Senior C-PACE
- ☐ Subordinate C-PACE
- ☐ Gap financing
- ☐ Bridge financing
- ☐ Mezzanine
- ☐ ESG-linked C-PACE
- ☐ Retrofit (existing assets)
- ☐ New construction C-PACE

Notes on product mix or limitations

Section 6 — Geographic appetite within Missouri

- ☐ Statewide Missouri
- ☐ St. Louis MSA
- ☐ Kansas City MSA
- ☐ Springfield / SW Missouri
- ☐ Columbia / Mid-Missouri
- ☐ Cape Girardeau / SE Missouri
- ☐ Rural Missouri eligible
- ☐ MCED member jurisdictions only

Geographic exclusions or notes

Section 7 — Deal size

Minimum deal size

Target deal size

Maximum deal size for a single transaction

Willingness to syndicate, co-lend, or club

- ☐ Yes — willing to lead
- ☐ Yes — willing to participate
- ☐ Open to community-bank co-lend partnerships
- ☐ Not at this time

Section 8 — Eligible property types

- ☐ Office
- ☐ Industrial / logistics
- ☐ Multifamily (where C-PACE-eligible)
- ☐ Hospitality
- ☐ Retail
- ☐ Healthcare / medical

- ☐ Agricultural
- ☐ Non-profit qualifying property
- ☐ Mixed-use
- ☐ Other — note below

Property type exclusions or notes

Section 9 — Eligible measure categories

Plain-language note

Per MGB program standard, water-conservation and resiliency measures must be energy-tied. Standalone water or resiliency-only measures are not eligible.

- ☐ Energy efficiency
- ☐ On-site renewables
- ☐ Water efficiency (energy-tied)
- ☐ Resiliency (energy-tied)
- ☐ Building envelope
- ☐ Electrification
- ☐ EV infrastructure
- ☐ Other — note below

Measure-category notes or exclusions

Section 10 — Sponsor and asset criteria

Sponsor experience and track-record expectations

Occupancy expectations (existing-asset deals)

DSCR / LTV / LTC expectations

Mortgage holder consent expectations

Stabilization and lease-up expectations (new construction)

Other sponsor or asset criteria

Section 11 — Exclusions and red lines

Property types, sponsor types, or measure categories you will not consider

Other deal characteristics that are automatic disqualifiers

Section 12 — Process and timing

Typical time from package received to indicative term sheet

Typical time from term sheet to close

Diligence items typically requested from the sponsor

Underwriting committee process — number of approvals, frequency

Section 13 — Public-facing summary

Plain-language note

This is the short summary that will appear in your surfaced NPCA Directory listing. Keep it under 150 words. Focus on what would help a property owner decide whether you are a fit.

Section 14 — Profile owner and refresh

Name of person responsible for keeping this Profile current

Email and direct phone for refresh prompts

Date this Profile was prepared

Date this Profile was last refreshed

Section 15 — Attestation

☐ The information in this Profile is true and complete as of the date above. We will update it when our appetite changes materially and we will refresh it at least once a year.

☐ We understand that MGB and prospective property owners rely on this Profile, and we will honor the criteria stated here when MGB introduces a matching project.

☐ We understand that NPCA is free at the point of use for all three participant types — property owners, capital providers, and contractors. No fees flow from any participant to MGB at any stage. We pay MGB nothing to register, to be matched, or when transactions close.

☐ We understand that NPCA matching on the capital track is criteria-driven on level footing for all Active Registered Capital Providers, with documented tie-breakers applied where the matching set is large. We accept that we have no priority access, no first-look interval, and no preferred-provider designation.

☐ We understand that contractor selection and capital provider selection are two independent processes controlled by the property owner. We will not condition our underwriting on the property owner's contractor selection and will not enter or invoke referral arrangements with contractors that would compromise the property owner's independent selection.

Authorized signatory — name and title

Signature

Date

Document NPCA-LCP-001. Incorporated by reference into the NPCA Capital Provider Participation Agreement (NPCA-CPA-001). Return completed Profile to communications@missourigreenbanc.org.