MISSOURI GREEN BANC | NATIONAL PACE CAPITAL ACCESS

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[Date]

[Recipient Name]
[Title]
[Capital Provider / Institution]
[Street Address]
[City, State ZIP]

Re: An invitation to register with the National PACE Capital Access (NPCA) program — a free, open platform connecting three key participants in Missouri C-PACE projects

Dear [Recipient]:

Missouri Green Banc (MGB) — the 501(c)(3) green bank that serves as administrator of the Missouri Clean Energy District (MCED), the statutory C-PACE authority under §67.2800 RSMo — operates the National PACE Capital Access (NPCA) program. I am writing to invite your institution to register on the capital track.

NPCA is organized around three key participants in every Missouri C-PACE transaction: property owners who initiate and benefit from the project; capital providers who finance it; and contractors who deliver the eligible work. The platform is free at the point of use for all three. Property owners pay MGB nothing to use NPCA. Capital providers pay MGB nothing to participate. Contractors pay MGB nothing to participate. Matching is criteria-driven and neutral on both tracks.

What NPCA delivers to participating capital providers

- A property-owner-facing directory listing (surfaced only when your criteria match a project) built around the criteria you submit — geography, deal size, product type, eligible measures, sponsor and asset criteria.
- Curated, eligibility-screened Missouri C-PACE deal flow matched to your stated criteria — on level footing with every other Active capital provider.
- Eligibility to participate in structured RFPs when property owners elect a competitive process. RFPs are released simultaneously to every matching provider; no first-look intervals, no priority sequencing.

- Connection with MCED's pipeline, the St. Louis CLEAR initiative's outreach, MGB's training program graduates, Missouri community institutions exploring co-lending, and Missouri contractors delivering the work.
- Opportunity to be considered for Charter Council recognition based on sustained service to the program. Charter Council seats include representation from both the capital track and the contractor track.

What we ask of you

- Meet baseline eligibility — legal organization in good standing, authority to lend in Missouri, and demonstrated familiarity with C-PACE.
- Submit a Lending Criteria Profile that captures your appetite in structured form.
- Honor the criteria you submit and respond to property owners we introduce on a timely basis.
- Agree to a brief Code of Conduct that protects property owner information and program integrity — including the no-steering rule that keeps contractor and capital selection independent.
- Refresh your Profile at least once a year.

An open platform — free at the point of use for all three participants

NPCA charges no participation fee, no registration fee, no success fee, and no transaction-based compensation — from any participant. Property owners, capital providers, and contractors all participate free of charge. Every qualified capital provider participates on level footing on the capital track. Matching is based exclusively on the criteria you submit. Contractor selection is a structurally separate process on the contractor track, driven by the property owner independently.

The two-track model

A note on how NPCA operates. Property owners select a capital provider and a contractor through two independent processes. Contractor selection sits on the contractor track and is driven by fit between the project's work elements and contractors' registered capabilities. Capital selection sits on the capital track and is driven by fit between the project's loan elements and capital providers' registered criteria. NPCA never links the two selections and never conditions one on the other. The Code of Conduct prohibits capital providers from steering the property owner's contractor selection and prohibits contractors from steering the property owner's capital selection. This structure protects the property owner's independence and preserves the platform's neutrality on both tracks.

What NPCA is not

NPCA is not a fund, a syndicate, or a broker. MGB does not pool capital, originate, underwrite, or service C-PACE assessments. MGB is not a contractor and does not perform, subcontract, or oversee construction work. MGB charges no participation fees, success fees, brokerage, referral fees, or any transaction-based compensation from any participant on either track. All transactions and contracts are bilateral between the property owner and the selected counterparty; MCED remains the statutory assessment authority.

What is enclosed with this letter

- NPCA Program Framework — objectives, governance, eligibility, registration approach for all three participants.
- NPCA Capital Provider Brief — a concise overview of the program with the capital provider registration intake form.
- Lending Criteria Profile — the structured intake we use to match providers with project flow.
- NPCA Funding Model — how the free platform is supported and why fees are not part of the program design for any participant.

Next steps

If NPCA is of interest, we would welcome a thirty-minute introduction call to walk through the program, answer questions, and discuss your registration. Because the program is free and open, the path from initial conversation to active registration is short. To schedule, please reply to this letter, write to us at communications@missourigreenbanc.org, or call (866) 554-4083.

Whether or not NPCA fits your institution at this moment, I welcome any feedback you may have. Missouri's C-PACE market is growing, and the program is meaningfully strengthened by the perspectives of the capital community we are inviting to participate in it.

With appreciation for your time and consideration,

Missouri Green Banc, Inc.

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