MISSOURI GREEN BANC | NATIONAL PACE CAPITAL ACCESS

Capital Provider Brief

A concise overview of NPCA and the capital provider registration intake

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-PB-001

Version: 2.2 — Open Platform Edition

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1. What NPCA is in one paragraph

The National PACE Capital Access (NPCA) program is a free, open platform operated by Missouri Green Banc (MGB) that connects three key participants in Missouri C-PACE transactions: property owners, capital providers, and contractors. Every qualified participant on every side participates on level footing — there are no fees, no tiered access, no first-look intervals, and no preferred-participant designations. Matching on the capital track is based exclusively on the criteria capital providers submit; matching on the contractor track is based exclusively on the capabilities contractors submit. The property owner selects a capital provider and a contractor through two independent processes, and NPCA never links the two selections. The program is funded as public market infrastructure through grants, foundation support, and MGB program revenue — not participant fees.

2. Why NPCA exists

- Missouri C-PACE is growing across MCED member jurisdictions, measure categories, and property types.
- Property owners benefit when they can compare offers from multiple qualified capital providers whose criteria are transparent — and separately, from multiple qualified contractors whose capabilities are transparent.
- Capital providers benefit when they receive structured, eligibility-screened deal flow matched to the criteria they themselves submit — without paying fees, without competing for paid priority.
- Contractors benefit when they receive structured project introductions matched to the capabilities they themselves submit — also without paying fees.
- MGB, as a 501(c)(3) operating public-good market infrastructure, is well-positioned to operate this kind of neutral, fee-free platform for all three participants.

3. What NPCA does, and does not do

What it does: Curates a surfaced directory of qualified C-PACE capital providers and a parallel directory of qualified contractors; matches Missouri C-PACE projects to capital-provider criteria on the capital track and to contractor capabilities on the contractor track; supports property owners in either browsing directly, requesting a curated list, or running a structured process on either or both tracks.

What it does not do: Pool capital, originate or service C-PACE assessments, perform construction work, charge fees of any kind to any participant, broker transactions, score or rank capital providers or contractors, or supersede any MCED process.

4. Fee-free for all three participants

NPCA is free at the point of use for every participant. Zero fees flow from any participant to MGB at any stage.

- Property owners — no service fee, matchmaking fee, or success fee.
- Capital providers — no registration fee, listing fee, annual fee, or transaction-based compensation.
- Contractors — no registration fee, listing fee, annual fee, or project-award compensation.

This structure protects platform neutrality and is consistent with MGB's 501(c)(3) status.

5. Capital-track registration categories

Every registered capital provider is identified with one descriptive category. Categories help property owners navigate the directory; no category is preferred above any other. The available categories are Specialty C-PACE Lender, Regional or National Bank, Community Bank or Credit Union (with access to the Community Bank Resource Program), CDFI or Mission Lender, Green Bank or Public-Purpose Entity, Private Credit or Debt Fund, Family Office, Insurance Company General Account, and Foundation or PRI Vehicle.

6. Service levels available to Missouri property owners

Directory: Surfaced listing of every Registered Capital Provider, with each provider's category, stated criteria, and current engagement status visible. Property owners contact providers directly.

Curated matchmaking: MGB provides the property owner with a list of every Active provider whose criteria match the project. Tie-breakers from the Matchmaking Protocol apply only if the matching set is too large for practical introduction.

Structured RFP: When the property owner elects a competitive process, MGB packages the project and circulates it simultaneously to every Active matching provider. Responses go directly to the property owner.

Parallel service levels exist on the contractor track (Directory, Curated matchmaking, Structured RFQ). Property owner selection on the two tracks is fully independent.

7. What capital-track registration includes

- Listing in the surfaced NPCA Capital Directory under your registration category.
- Eligibility for curated referrals when MGB encounters matching projects.
- Eligibility for structured RFPs when property owners elect a competitive process.
- Access to NPCA market intelligence and underwriting briefings.
- Opportunity to be considered for Charter Council recognition based on sustained service to the program.
- For Missouri community banks and credit unions: access to the supplementary Community Bank Resource Program at no additional cost.

8. What is asked in return

- Baseline eligibility — legal organization in good standing, authority to lend, demonstrated familiarity with C-PACE.

- A complete Lending Criteria Profile, kept current and refreshed at least annually.
- Timely, professional responses to property owners MGB introduces — ten business days is the target.
- Agreement to the NPCA Code of Conduct — including the no-steering rule that prevents capital providers from steering contractor selection on the contractor track.
- Honoring the criteria you have stated.

9. The two-track model

Property owners select a contractor and a capital provider 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. As a capital provider, you have no visibility into or influence over the property owner's contractor selection, and your capital-track engagement is unaffected by the contractor the property owner ultimately chooses.

10. How NPCA is funded

NPCA is funded as public market infrastructure through a diversified funding stack: foundation grants, federal and federally-adjacent climate-finance programs (including the Greenhouse Gas Reduction Fund ecosystem), state grants and program support, coalition partnerships (Coalition for Green Capital, Midwest Investors Forum, ICLEI USA), MGB program revenue, and the structurally-separate MGB Founders Program. Founders contributions to MGB are purely philanthropic and confer no commercial advantage in NPCA matchmaking on either track. The full funding model is described in Document NPCA-FM-001.

11. What's next — the registration intake

The form below collects the information MGB needs to begin your registration. There is no obligation to proceed after submitting the intake. If NPCA is a fit, MGB will follow up to schedule completion of the full Lending Criteria Profile and the Capital Provider Participation Agreement (NPCA-CPA-001).

Registration Intake

Please complete the fields below and return to communications@missourigreenbanc.org. MGB will respond within five business days.

A. Institution

Legal name of institution

Trade or marketing name (if different)

Primary office address

Website

B. Primary NPCA contact

Name and title

Email and direct phone

C. Registration category

Select the single category that best describes your institution.

- ☐ 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

D. C-PACE experience

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

E. Quick appetite snapshot

Geographic appetite within Missouri

Deal size range

Eligible property types

Eligible measure categories

Key exclusions or red lines

F. Acknowledgments

☐ Our institution is legally organized and in good standing where it has its principal office.

☐ We have authority to lend, invest, or fund commercial property assessments in Missouri, directly or through a duly licensed affiliate, servicer, or partner.

☐ We have demonstrated familiarity with C-PACE.

☐ We understand that NPCA is free for all three participant types — no fees flow from property owners, capital providers, or contractors to MGB at any stage.

☐ We understand that matchmaking on the capital track is criteria-driven on level footing with all other Active providers.

☐ We understand that contractor selection and capital provider selection are independent processes controlled by the property owner, and that we will not attempt to steer contractor selection.

G. Signature

Authorized signatory — name and title

Signature

Date

Document NPCA-PB-001. Return completed Intake to communications@missourigreenbanc.org. Full registration follows under the NPCA Capital Provider Participation Agreement (NPCA-CPA-001) and the Lending Criteria Profile (NPCA-LCP-001).