MISSOURI GREEN BANC

Markets set in motion.
It all starts with collaboration.

C-PACE for Loan Brokers

Bring your commercial clients a financing option NPCA surfaces to fit, fee-free.

A program of Missouri Green Banc | MGB Academy | Workforce Education & Training Series

What does this course do?

Clients bring deals that do not fit conventional financing. The course shows how NPCA surfaces best-fit capital providers to an owner's project, fee-free, so a broker can serve Missouri clients it would otherwise turn away.

Who should take it?

- Commercial loan brokers and mortgage bankers
- Capital advisors placing Missouri commercial debt
- Firms screening deals that conventional lenders decline

Brokers register with MGB Academy only; there is no NPCA participant type.

Course page
missourigreenbanc.org/courses/c-pace-for-loan-brokers/

What does the course cover?

- How the platform works and how registration differs from placement
- How fit is computed on the capital track
- How to screen a project for C-PACE before spending time on it
- How senior lender consent is obtained

Seven segments, 26 to 28 minutes.

What do you take away?

- An MGB Academy course completion certificate
- Ten job aids, including a pipeline screening card and a senior lender consent briefing sheet

NOTE: Because program terms, citations, and funding availability change, confirm current requirements with Missouri Green Banc before relying on this sheet. Missouri Green Banc is a 501(c)(3) nonprofit green bank and administers the Missouri Clean Energy District, the statutory C-PACE authority under § 67.2800 RSMo, serving more than 300 member communities covering roughly 62% of Missouri's population. This sheet describes a course; it is not an offer of credit or a commitment to fund. Completion is a training record. It is not a license, a certification of engineering judgment, or an authorization to act for Missouri Green Banc or the Missouri Clean Energy District.

Missouri Green Banc | 16305 Swingley Ridge Road, Suite 220, Chesterfield, MO 63017
(866) 554-4083 | communications@missourigreenbanc.org | missourigreenbanc.org

How do we get started?

- Register at missourigreenbanc.org/register/ as General User
- Work the course at your own pace on the course page
- Finish the course, then put the platform to work on a live project

Are there other requirements?

- Register before the course opens; access is tied to the registration
- **Compensation and licensing:** *[state MGB's adopted position on broker compensation before this sheet is released]*
- Completion does not make a broker a representative of MGB or MCED

How long does it take?

- 26 to 28 minutes across seven segments
- Self-paced, with no scheduled sessions

What does it cost?

- **Course tuition:** none — the course is offered at no cost
- NPCA participation is fee-free for property owners, contractors, and capital providers alike

Who can answer questions?

Missouri Green Banc, MGB Academy — (866) 554-4083
communications@missourigreenbanc.org

What should you tell a client?

- Assessment contracts run up to 20 years, not to exceed the weighted average useful life of the improvements
- The statutory test is economic benefit; a savings-to-investment ratio of 1.0 or better, certified by a qualified engineer, is the requirement Missouri Green Banc applies
- The owner chooses the contractor and the capital provider as two separate decisions; nothing in the course puts anyone else in that seat
- Property owners have their own free MGB Academy course on how NPCA — National PACE Capital Access — surfaces best-fit capital providers and contractors

What governs this program?

- Missouri C-PACE enabling statute, § 67.2800–67.2835 RSMo
- MCED program guidelines and fee schedule
- NPCA platform terms of service

Where can I learn more?

- Course page: missourigreenbanc.org/courses/c-pace-for-loan-brokers/
- NPCA registration: missourigreenbanc.org/register/
- NPCA overview: missourigreenbanc.org/npca/
- Related tracks: capital providers, banks and credit unions

Why does Missouri Green Banc do this?

Brokers see the deals that conventional credit boxes reject, and a declined file is a client relationship spent for nothing. An assessment-based option widens what a broker can place without adding a gatekeeper or a fee between the owner and the capital.

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