JOB AID · MGBA-CBCU-JA-07

NPCA Capital Track Registration Guide

How registration works, what criteria you provide, and how best-fit candidates are surfaced

Track	MGBA-CBCU-101 · C-PACE for Community Banks and Credit Unions
Segment reference	Module 5, Segment 5.4
Status	Participating-channel list pending compilation — see final section
Version	1.0 · September 1, 2026

What NPCA is

National PACE Capital Access — NPCA — is a registration platform. Capital providers register their criteria: transaction sizes, property types, structures, geographies, and how they prefer to be approached. Property owners register their projects. When a Missouri owner's project meets registered criteria, NPCA surfaces best-fit candidates for that owner to evaluate and choose from.

> **The owner decides**
> NPCA surfaces best-fit candidates. It does not assign, and it does not broker. The property owner evaluates the candidates surfaced and selects. No capital provider is presented as a preferred or default route.

Two features that matter to a community lender

1. **It is fee-free.** No cost to register, and no transaction fee to MGB.
2. **Contractor selection and capital selection are separate, unlinked processes.** Registering as a capital provider does not tie your institution to any contractor, and the program never implies otherwise.

Registration walkthrough

3. Identify the person at your institution who will own the registration — typically the commercial credit officer or head of commercial lending. NPCA correspondence goes to a named individual, not to a general inbox.
4. Confirm your institution's internal position first: whether you intend to originate and hold, originate and participate out, or participate in assessments originated by others. Your criteria differ materially by mode.
5. Complete the capital provider criteria fields listed below. Criteria that are left blank are treated as unconstrained, which surfaces you against projects you do not want to see.
6. State your approach preference — how, and to whom, an interested owner should make contact.
7. Submit. Registration carries no fee and no exclusivity.
8. Review your criteria on a set cycle. Criteria drift out of date faster than institutions expect, and stale criteria produce mismatched candidates.

Criteria fields

These are the fields that determine which projects your institution is surfaced against.

Field	What to provide	Note
Transaction size	Minimum and maximum assessment amount you will consider.	The minimum matters more than the maximum. Most mismatches are projects below an institution's floor.
Property types	Office, retail, industrial, multifamily, hospitality, mixed-use, agricultural, non-profit-occupied, and any excluded types.	Exclusions are as useful as inclusions.
Geography	Counties or regions within your lending footprint.	Only communities that have joined the district are eligible. See JA-05.
Structures	Originate and hold; originate and participate out; participate in assessments originated by others.	You may register for more than one.
Position preference	Whether you will consider a transaction where you do not hold the senior mortgage.	Many first-time institutions start with their own borrowers only.
Timing	Typical time from inquiry to term sheet, and to funding.	Owners weight this heavily.
Project stage	Whether you will look at pre-construction, in-construction, or completed-work refinancing only.	Retroactive financing availability varies; confirm your own position.
Approach preference	Named contact, preferred channel, and what you want in a first inquiry.	This field does the most to reduce wasted contact on both sides.

How best-fit candidates are surfaced

9. A Missouri property owner registers a project — property type, location, scope, and approximate size.
10. NPCA compares the project against registered capital provider criteria.
11. Providers whose registered criteria fit the project are surfaced to that owner as best-fit candidates.
12. The owner evaluates the candidates surfaced and chooses whom to approach. NPCA does not assign the project and does not broker the relationship.
13. Contact proceeds through the approach preference you registered.

Contractor selection runs on a separate, unlinked track. An owner's choice of contractor has no bearing on which capital providers are surfaced, and the reverse is equally true.

NPCA is one of several routes

Institutions also originate directly from their own borrower relationships, and a number of third-party platforms operate in Missouri. MGB does not direct transactions to any of them.

Participating channels

The list below is maintained as a disclosed, dated record of origination channels operating in Missouri. Inclusion is not endorsement, and the list is open — any qualifying channel may be listed on request.

Channel	Type	Listed as of
NPCA capital track	Registration platform operated by MGB · fee-free	Pending publication
Direct origination	No platform · institution's own borrower relationships	Pending publication
[Third-party platform]	To be compiled	Pending publication
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List status

The participating third-party channel list has not yet been compiled and dated for publication. This section is a shell. It must carry a compilation date and a complete list before this job aid is released to learners, and the list must be refreshed on a stated cycle thereafter.

Registration on the NPCA capital track carries no fee, no exclusivity, and no obligation. Participation may not be conditioned on use of any particular platform, capital source, training partner, or service provider.