MISSOURI GREEN BANC

Workforce Education & Training Series

Five-Party Transaction Flow & Project Timeline

Where you sit, and when you get paid. Keyed to Segment 4.

MGBA-EQP-JA-04

THE FIVE PARTIES

PARTY	ROLE	YOUR RELATIONSHIP TO THEM
Property owner	The applicant and the party assessed. Enters the assessment voluntarily.	Your customer's customer. You may inform them the mechanism exists; you do not structure it for them.
Capital provider	The private lender funding the project and setting terms.	Not your payor. Not your counterparty. You have no contractual relationship with them.
Missouri Clean Energy District	The statutory assessment authority under §67.2800 RSMo. Levies and records the assessment.	Determines eligibility. Not a party you negotiate with.
Missouri Green Banc	Administrator of the District — program administration and technical review.	Your referral destination and your source of truth on program questions.
Contractor	Performs the work, with you supplying it.	Your customer. Your payment terms are with them, exactly as they are today.

THE SEQUENCE

STAGE	WHAT HAPPENS	TYPICAL DURATION
1. Application & eligibility review	Owner applies. Scope is reviewed against program criteria. Economic benefit is documented through an energy audit or engineering analysis.	2–4 weeks
2. Capital provider underwriting	Property, owner, and project are evaluated. Terms are set: amount, rate, assessment period.	2–4 weeks
3. Mortgage lender consent	The existing lienholder consents in writing. A real gate — often the longest single item on the calendar.	2–8 weeks
4. Assessment & closing	Documents execute. The assessment is recorded against the property. Capital is committed.	1–2 weeks
5. Construction & disbursement	Work proceeds against a defined draw schedule — progress-based, with documentation, lien waivers, and inspection at each draw.	Project-dependent

STAGE	WHAT HAPPENS	TYPICAL DURATION
6. Completion & repayment	The improvement is commissioned. Repayment begins with the property tax cycle and continues for the assessment term.	Ongoing

From first conversation to closing, expect sixty to one hundred twenty days on a typical project. Larger and more complex projects run longer. Durations above are planning estimates for stages 1–4 and will vary by project, lienholder, and capital provider; they are not commitments and should not be quoted to an owner as such.

WHEN YOU GET PAID

Your payment terms are with your contractor customer, exactly as they are today. C-PACE does not make you a party to the assessment and does not make the capital provider your payor.

What changes is the reliability of the funding behind your customer's receivable. The capital is committed at closing and disbursed against a defined draw schedule rather than against an owner's fluctuating cash position.

That is a credit improvement, not a payment guarantee. Do not describe it as a guarantee to your credit department, to your customer, or to anyone else. Committed capital and guaranteed payment are different things, and the distinction is the whole of it.

FORECASTING NOTE

This is not a same-week close. A quarter-end forecast built on a C-PACE project closing inside thirty days will miss.

The mortgage lender consent stage is the least predictable item on the calendar and is outside the control of every party you deal with. Build the forecast on stage 4, not stage 1.

Markets set in motion. It all starts with collaboration.