MGBA-ESCO-BR-01

Requirements Brief

Items requiring counsel, MCED, or MGB program confirmation before recording

TRACK	OPEN ITEMS	VERSION	DATE
ESCO · MGBA-ESCO-101	**13 · 3 blocking**	**v1.0**	**August 23, 2026**

The ESCO script closes its production notes with a list of items requiring confirmation, observing that these are program facts stated on camera to a technical audience — and that this audience checks. This brief converts that list into thirteen numbered items with an owner and a disposition for each.

Three items are blocking: they contradict MGB's corrected program position and appear in narration, which means they cannot be fixed with a card change after recording. The remaining ten affect on-screen cards and job aid detail, and most can be resolved in parallel with production.

Summary

#	Subject	Segment	Priority	Owner
1	Financing term stated as "twenty years or more"	1.2	Blocking	MGB program staff
2	Savings standard — ratio presented as statutory	5.1 + card	Blocking	Counsel + program
3	Credential name — Registered vs. Certified	1.1, 5.2, 5.3	Blocking	MGB program staff
4	Water and generation measures as eligible categories	2.2, 5.3	High	Counsel + MCED
5	Multifamily unit threshold	2.2	High	MCED guidelines
6	Financeable soft costs and capitalized interest	2.2	High	MCED guidelines
7	Non-acceleration and lien treatment language	1.2, 3.3, 4.3	High	Counsel
8	MCED standard mortgage lender consent form	3.3	Medium	MCED
9	Tenant pass-through characterization	4.2	High	Counsel
10	Recourse characterization	4.1	Medium	Counsel
11	Nonprofit-owned commercial property eligibility	2.2	Medium	MCED
12	Registration and certification renewal cycle	5.3	Medium	MGB program staff
13	Two-to-four-month closing timeline	3.1, 4.3	Low	MGB program staff

Blocking items

1. Financing term

Segment	Segment 1.2 (Host, narration)
Priority	**Blocking**
The script says	*"Terms are set against the useful life of what you install, which often means twenty years or more. That is longer than any instrument you're bringing a private customer today."*
The issue	§67.2800 RSMo caps Missouri assessment contracts at up to 20 years, not to exceed the weighted average useful life of the improvements. "Twenty years or more" overstates the maximum, and it is spoken in narration rather than shown on a card, so it cannot be corrected in post.
What is needed	Rewrite the line to "up to twenty years, set against the weighted average useful life of what you install — whichever is lower." Re-record Segment 1.2. Note that the same error appears in the Property Developers script ("twenty to thirty years") and should be corrected in the same pass.
Owner	MGB program staff

2. Savings standard — ratio presented as statutory

Segment	Segment 5.1 (Field Pro, narration) and the Segment 5.1 on-screen card
Priority	**Blocking**
The script says	*"Missouri requires a savings-to-investment ratio of at least one… It's a condition of program approval on every transaction. Not a guideline, not waived for small projects, and never assumed." On-screen card: "SIR ≥ 1.0 · Certified by a qualified engineer · Condition of program approval · Tested on the bundle."*
The issue	MGB's corrected position, confirmed in August 2026, is that a savings-to-investment ratio is an industry best-practice guideline rather than a statutory requirement. Economic benefit is the statutory standard. The script asserts the statutory framing twice and builds a card around it. A third divergence also exists across the series: the NPCA Capital Provider script states there is no mandated ratio, while this script and the Property Owner script assert one.
What is needed	A single answer that governs all three scripts, with a citation. Then rewrite Segment 5.1 narration to present economic benefit as the statutory standard and the 1.0 ratio as MGB's working programmatic benchmark, and rebuild the card. MGBA-ESCO-JA-06 is already written to the corrected position and can serve as the target language.
Owner	Counsel for the citation; MGB program staff for the cross-series decision

3. Credential name

Segment	Segments 1.1, 5.2 and 5.3 (Host, narration)
Priority	**Blocking**
The script says	*"You earn the same credential everyone else earns: Missouri Green Banc Registered C-PACE Contractor." Repeated in the conduct segment and the wrap-up.*
The issue	The credential confirmed elsewhere in the series is "Missouri Green Banc Certified C-PACE Contractor." The Contractor Refreshed Edition script uses "Registered," as this script does. Two names are circulating for one credential, and both appear in narration across multiple courses. A learner who takes both courses will notice.
What is needed	One decision, applied across the whole series in a single pass. If "Certified" wins, three segments of this script need re-recording along with the equivalent segments of the Contractor Refreshed

	Edition. Note that "registration" and "certification" are also used as distinct steps in Segment 5.3, so the fix is a naming decision rather than a find-and-replace.
Owner	MGB program staff

Program facts requiring a source

4. Water and generation measures as eligible categories

Segment	Segment 2.2 (measure grid) and Segment 5.3 (intake categories)
Priority	**High**
The script says	*The eligible measure grid and the intake guidance both name water measures and generation among the categories an ESCO should record and scope.*
The issue	§67.2800 RSMo defines energy efficiency improvements and renewable energy improvements. Whether water conservation and resiliency measures reach eligibility through the efficiency definition, through MCED program guidelines, or not at all is unresolved — and it is an open question across the whole MGB Academy series, not only this track.
What is needed	A written position from counsel or MCED on which measure categories are eligible and on what basis. The on-screen grid in Segment 2.2 cannot be built until this is settled. MGBA-ESCO-JA-02 carries a confirmation note in the interim.
Owner	Counsel + MCED

5. Multifamily unit threshold

Segment	Segment 2.2 (Field Pro, narration and on-screen grid)
Priority	**High**
The script says	*"…multifamily above the program's unit threshold…"*
The issue	The narration is deliberately vague, which works on camera but not on a job aid or an on-screen grid. A screening gate needs a number.
What is needed	The unit threshold as a figure, with its source. If the threshold varies by jurisdiction or by capital provider, that needs saying, because it changes the gate from a check to a call.
Owner	MCED program guidelines

6. Financeable soft costs and capitalized interest

Segment	Segment 2.2 (Field Pro, narration)
Priority	**High**
The script says	*"In most C-PACE programs the financed amount can include the audit, the engineering, design, commissioning, permitting, program fees, and capitalized interest during construction. Confirm the specifics with our team…"*
The issue	The script hedges correctly on camera, but the claim carries real commercial weight for this audience — the possibility of financing the investment grade audit rather than carrying it is one of the strongest arguments in Module 2. The hedge is not a substitute for the list.

What is needed	The definitive list of financeable soft costs under the MCED program, including the treatment of capitalized interest during construction and of contingency. This also determines whether the worked example in MGBA-ESCO-JA-03 is accurate as constructed.
Owner	MCED program guidelines

7. Non-acceleration and lien treatment language

Segment	Segments 1.2, 3.3 and 4.3
Priority	**High**
The script says	*"It's non-accelerating. If the owner defaults, what's exposed is the delinquent installments, not the full outstanding balance." Repeated as the first of four points in the lender consent argument and again in the objection sequence.*
The issue	This is the single most load-bearing technical claim in the course. It is the feature that makes mortgage lenders willing to consent, it is stated three times, and it is stated to an audience that will repeat it verbatim to a lender's credit desk. It needs a citation to the statute or to the MCED assessment contract, not a program summary.
What is needed	Confirmed language with a citation, reviewed by counsel, suitable for reproduction in owner-facing and lender-facing material over a registered contractor's name.
Owner	Counsel

8. MCED standard mortgage lender consent form

Segment	Segment 3.3 (Field Pro, narration)
Priority	**Medium**
The script says	*"What goes in the package: ...and the program's standard consent form."*
The issue	A draft MCED Senior Lender Consent Form was produced for the Capital Provider track. Whether that draft is the form referenced here, and whether it has been finalized, is unconfirmed.
What is needed	Confirmation that the Capital Provider track draft is the operative form, and its release status. MGBA-ESCO-JA-04 should link to or reproduce it once confirmed; until then the job aid carries a hold note.
Owner	MCED

9. Tenant pass-through characterization

Segment	Segment 4.2 (Field Pro, role-play)
Priority	**High**
The script says	*"In most commercial lease structures, that's a recoverable operating expense — it passes through to tenants under the same provision that passes property taxes through."*
The issue	The script handles this carefully — it names the two conditions and directs the owner to their own counsel. But the characterization is delivered in a role-play that learners are explicitly told to reuse, and it will be repeated to owners and tenants by people who are not lawyers. It is also the strongest argument in Module 4, which means it will be repeated often.
What is needed	Counsel sign-off on the characterization and on the conditional language attached to it. Confirm whether MGB is comfortable with the argument appearing in contractor-produced owner collateral, or whether it should be confined to spoken conversation with the counsel caveat.
Owner	Counsel

10. Recourse characterization

Segment	Segment 4.1 (Host, narration)
Priority	**Medium**
The script says	*The segment directs learners to compare "term, amortization, recourse, covenants, the borrowing capacity you keep, the pass-through, and the equity you don't spend," positioning recourse as a C-PACE advantage.*
The issue	The production notes themselves flag whether recourse can be characterized as it is in this segment. The comparison is accurate at the level of generality the script uses, but MGBA-ESCO-JA-01 renders it as a matrix cell, which invites a more precise reading than the narration does.
What is needed	Counsel review of the recourse row in MGBA-ESCO-JA-01 and of the Segment 4.1 framing.
Owner	Counsel

Confirmations and calibration

11. Nonprofit-owned commercial property

Segment	Segment 2.2 (Field Pro, narration)
Priority	**Medium**
The script says	*"...and commercial property owned by nonprofits. That last one gets overlooked constantly and it shouldn't — a nonprofit owner has no tax appetite..."*
The issue	The argument is strong and the segment leans on it. It depends on nonprofit-owned commercial property being on the property tax roll, which is the mechanism by which the assessment is collected — and nonprofit ownership is precisely the circumstance in which a parcel may be exempt.
What is needed	Confirmation of how the assessment is placed and collected on a parcel held by a tax-exempt owner, and whether any category of nonprofit-owned commercial property is excluded as a result.
Owner	MCED

12. Registration and certification renewal cycle

Segment	Segment 5.3 (Host, narration)
Priority	**Medium**
The script says	*"Registration and certification run about three years, with a short refresher before they lapse."*
The issue	"About three years" and "a short refresher" are approximations spoken as program facts. Learners will plan around them.
What is needed	The actual renewal term, the refresher requirement, and what lapse means in practice — whether the directory listing is removed, whether projects in flight are affected.
Owner	MGB program staff

13. Two-to-four-month closing timeline

Segment	Segments 3.1 and 4.3

Priority	**Low**
The script says	*"From a stable scope to a funded closing, expect somewhere between two and four months on a clean transaction — driven mostly by lender consent and program review."*
The issue	The figure is repeated twice and learners are told to give it to owners on the first call. If MGB's actual program review turnaround differs materially from the assumption behind it, contractors will be setting owner expectations against the wrong number — and the script itself warns what that costs.
What is needed	Verification against actual MCED program review turnaround and observed lender consent timelines. If the number holds, no change. The lender consent ranges in MGBA-ESCO-JA-04 are planning estimates and should be calibrated in the same pass.
Owner	MGB program staff

Verified — no action

- **Member community coverage.** Segment 2.1 states 300+ member communities covering approximately 62% of Missouri's population. This matches the canonical MGB figure and is correct as written.
- **MCED and MGB relationship.** Segment 2.1 presents MCED as the statutory district and MGB as the nonprofit administering the program day to day. This matches MGB's brand architecture, in which MCED is a peer statutory authority rather than an MGB program.
- **ESCO participant status.** Segments 1.1 and 5.3 state that an ESCO is a contractor, with no separate registration, credential, or rulebook. This is correct and is the organizing premise of the whole track.