The Seven Questions

To Ask Before You Sign

Take this into the meeting. Write the answers down.

THE RULE THIS CHECKLIST EXISTS TO ENFORCE
Do not sign the Assessment Contract or the Financing Agreement until your senior lender's Consent is fully executed and in your hand.

If you can get a good answer to each of these seven questions on your specific deal, you can sign with confidence. If you cannot, you have your reason to wait — or to decline. A missing answer is information, not failure: it means the deal may need more time, or that the people asking for your signature have more work to do before earning it. Either way, the decision is yours.

PROPERTY	
DATE	
WHO IS ASKING FOR MY SIGNATURE	

1. What is the all-in cost of the C-PACE financing, expressed as an annual installment per square foot of my building?

A good answer is a specific dollar figure per square foot — the number that shows up in your budget.

Answer received

Still needed / follow-up

2. What economic benefit has been estimated over the financing period, and what engineering analysis supports it?

The statutory test is estimated economic benefit equal to or greater than the cost of the project over the financing period. Ask for that finding and the engineer's model behind it. An SIR of 1.0 or greater is best-practice underwriting, not the legal standard.

Answer received

Still needed / follow-up

3. What is the projected annual cash-flow impact — projected annual savings minus the annual installment?

A specific dollar figure. Positive is best. A modest gap is acceptable. A large gap is a flag.

Answer received

Still needed / follow-up

4. Has my senior mortgage lender consented in writing?

No consent, no transaction. A good answer is a fully executed consent in hand, or a clear timeline with the right lender contact identified.

Answer received

Still needed / follow-up

5. Have I reviewed the Assessment Contract, the Financing Agreement, and the Lender Consent with my own attorney?

Your attorney is your protection. Not the developer's. Not the contractor's. Yours.

Answer received

Still needed / follow-up

6. What happens to the assessment if I sell, and is that consistent with my exit timeline?

An owner holding for ten years should think about C-PACE differently than one selling in two. Both can be the right answer.

Answer received

Still needed / follow-up

7. Who is the administrator and capital provider, and what is their track record?

You are entering a long-term relationship. Multi-decade. Know who you are entering it with.

Answer received

Still needed / follow-up

WHEN YOU ARE READY — OR WHEN YOU ARE NOT

Missouri Green Banc will walk through any of the three transaction documents with you and your attorney, line by line. If C-PACE has been mentioned to you and you do not yet have a transaction, call anyway: we will spend a half hour with you, no obligation.

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Markets set in motion. It all starts with collaboration.