momentus capital impact partners.

Lending Process Overview

Capital Impact Partners is part of Momentus Capital. Find out more information at **momentuscap.**org

•	Estimated Time	Screening 1-2 weeks	2 Term Sheet 2-6 weeks	Z Commitment 5-10 weeks	4 Closing 4-6 weeks
14	Key Contact	BusinessDevelopment Officer	▶ Loan Officer	▶ Loan Officer	▶ Legal Counsel
	Key information Provided By Applicants	 Project background Project budget Project time line status Project team qualifications Historical financial statements 	 Additional financial and project information as requested by loan officer 5-year cash flow projections 	 Additional financial and project information as requested by loan officer Supporting documents (leases, contracts, purchase agreements, existing legal docs, licensing and zoning, construction docs, org docs etc) 	 Real estate due diligence (title, survey, etc) Construction due diligence (permits, GMP contract, etc) Other due diligence (insurance, etc)
O	Lender's Process	 Is this project aligned with Capital Impact's strategic priorities & mission? Is the project feasible? Does the project team have the skills & capacity to execute the project? 	 Indicative loan terms & structure (loan amount, interest rate, fees, term, etc) Site visit 	 Finalize loan terms & structure Underwriting: Detailed review of financial and project information. Testing of all project assumptions. Third party reports (appraisal, environmental, etc) 	 Closing checklist Loan document drafting, review, & signing
\$	Associated Fees	▶ None	Underwriting fee (if required)Expense deposit collected	50% of commitment fee collectedAdditional expense deposit collected	 50% of commitment fee collected Legal & other fees & costs associated with loan closing
√	Lender's Review + Outcome	Management team reviewMove to formal review	Credit Committee reviewIssue term sheet & move to underwriting	Credit Committee approvalIssue commitment letter and move to Closing	 Legal review for compliance with loan approval Loan closed & project begins!





ACQUISITION LOANS

to purchase land and buildings



to bridge grant funding or tax-credit equity investment



CONSTRUCTION LOANS

to finance from-the-ground-up construction and renovation projects



PRE-DEVELOPMENT LOANS

for feasibility planning, architectural drawings, and other early needs



TENANT IMPROVEMENT LOANS

to finance renovation at a leased facility



to take out construction loans or leverage New Markets Tax Credit transactions



EQUIPMENT LOANS

to purchase equiment



WORKING CAPITAL LOANS

to finance operating cash flow needs



LEVERAGE GOVERNMENT PROGRAMS

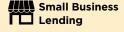
to offer New Markets Tax Credits and Federally Guaranteed Bonds

Find out more about how we can support you at:

capitalimpact.org

Offering a Continuum of Lending, Investment, and Advising Solutions

Across the Momentus Capital branded family of organizations, we offer solutions for entrepreneurs, community-based organizations, & local leaders at every growth stage - from inception to expansion. We can provide you with the capital & opportunities you deserve.







Community Development Real Estate









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