Mini-Permanent Loans

Creative financing with up to 90% loan-to-value for mission driven projects

Key Loan Terms & Features*		
Loan Purpose	Permanent financing of real estate to develop mission aligned projects including, but not limited to, healthcare facilities, education facilities, housing, commercial, and mixed-use developments.	
Eligible Borrowers	For-profits & non-profits with preference for projects in our core geographies	
Loan Amount	\$500,000 to \$20,000,000	
Term	Up to 10 years	
Amortization	Up to 25-30 years	
Interest Rate	Treasury rate corresponding to loan term + 4 - 5% spread	
Payments	Principal & interest.	
Prepayment Fees	No prepayment fee for terms of 3 years or less. Prepayment fees reduce over time.	
Fees	Origination: 1-1.5% of the Loan Amount (includes 0.25% underwriting fee) Legal: typically, \$30,000-35,000, but varies depending on deal complexity	
Collateral	Typically includes, but is not limited to the following: : • 1 st position on: Property; all business assets; collateral assignment of all management, service contracts and documents; and collateral assignment of rents and leases (where applicable). • 2 nd lien position may be considered on a case by case basis.	
Equity Requirement	5-10% N/A for refinancing loans or acquisition loans where the appraised value exceeds the purchase price.	
Loan to Value	90% typically; 80% for commercial-only real estate	
Debt Service Coverage Ratio	1.15-1.35x depending on project type	
Timing	75–90 day closings are possible from receipt of the underwriting fee. Timing may vary based on due diligence required and the borrower's response time.	

^{*} Terms on this fact sheet are indicative; however, all terms may vary depending on deal specifics.

Our Full Suite of Loan Offerings

Our team goes above and beyond to get complex deals done so that our borrowers can create impact for their communities. Our loan types include:



ACQUISITION LOANS to purchase land and buildings



PRE-DEVELOPMENT LOANS

for feasibility planning, architectural drawings, and other early needs



BRIDGE LOANS

to bridge grant funding or tax-credit equity investment



TENANT IMPROVEMENT LOANS

to finance renovation at a leased facility



CONSTRUCTION LOANS

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



NEW MARKET TAX CREDITS

to incentivizes community development



WORKING CAPITAL LOANS

to finance operating cash flow needs



EQUIPMENT LOANS

to purchase equiment

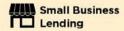
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Offering a Continuum of Lending, Investment, and Advising Solutions

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









Momentus Securities is an SEC-registered broker-dealer, a MSRB-registered municipal advisor, a FINRA-approved municipal advisor and municipal securities broker-dealer, and a FINRA/SIPC member.