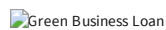




Green Business Loan



Lender: River City Bank

Contact Information

Website: <https://www.mcecleanenergy.org/financing/>

Phone: (888) 632-3674

Email: energysavings@mcecleanenergy.org

Property Types



Program Description

Green Business Loans offers qualified property owners financing to complete energy projects and repay the loan via their PG&E utility bill. The loan is offered by River City Bank in collaboration with Marin Clean Energy.

Email Lender

See Website

Apply Here

Verified by Lender on: 9/27/2016

The data provided is for informational purposes only. For actual loan terms specific to borrowers, contact the lender directly.

Types of Financing

Secured

Financing & Payment Information

Term (years):	5
Minimum Amount:	\$10,000
Maximum Amount:	\$265,000
Fees:	None
Money Down Required:	No
Repayment Method:	On-bill repayment
Payment Frequency:	Monthly
Pre-Payment Penalty:	No

Allowable Projects

- EE** Funds Energy Efficiency projects
- OE** Funds other energy projects
- ER** Funds other energy-related projects
- NE** Funds other non-energy projects

Other Program Requirements

Financing Approval Time

More than 48 hours

Equity in Property Needed

No

Financial Products

Secured

Lien type	Loan with UCC-1 lien
Re-Payment Method	On-bill repayment
Property Types	
Automatic payment option available	Yes
Requires utility incentive program participation	Yes
Must use Program's pre-approved contractors	No
One-time fees (% of total financing)	
One-time fees (fixed)	
Ongoing fees	
Financing Amount	\$10,000 - \$265,000
Financing Term (yrs.)	5 year(s)
Rate	5 - 5%
Money Down Required?	No
	Yes - Lower APR

Credit Enhancement Available	
Transferrable	No
Prepayment Penalty or Fee	No
Tax Deductibility	No
Minimum Credit Score Required	
Equity in Property Required	Yes
Debt to Income Ratio Required	Yes
Involuntary Property Liens Allowed	Yes
Foreclosures Allowed	
Bankruptcies Allowed	
Mortgage Lender Consent/ Acknowledgement	No
Must be current on property taxes	Yes
Must be current on mortgage	Yes
Loan to value	
Debt Service Coverage Ratio	Yes: 0
Financing Approval Time	More than 48 hours
Projected Energy Savings/Cash Flow is considered	No
Must be current on utility bill	Yes

FAQ's

Where can I find contractor to help me complete recommended projects? [+](#)