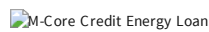




## M-Core Credit Energy Loan



**Lender:** M-Core Credit Corporation

### Contact Information

**Website:** [www.m-corecredit.com](http://www.m-corecredit.com)

**Phone:** (845) 369-8777

**Email:** [info@m-corecredit.com](mailto:info@m-corecredit.com)

### Property Types



### Program Description

M-Core Credit's Energy Loan provides no money down financing for multi-family, commercial and public agency facilities to complete energy upgrades as well as other non-energy improvements.

Email Lender

See Website

Verified by Lender on: 9/1/2016 0

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):	1 - 7
Minimum Amount:	\$50,000
Maximum Amount:	\$0
Fees:	None
Money Down Required:	No
Repayment Method:	Off-bill loan (Direct to Lender)
Payment Frequency:	Monthly
Pre-Payment Penalty:	Yes

### Allowable Projects

- EE** Funds Energy Efficiency projects
- WE** Funds Water Efficiency projects
- RE** Funds Renewable Energy projects
- DR** Funds Demand Response 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	Off-bill loan (Direct to Lender)
Property Types	
Automatic payment option available	Yes
Requires utility incentive program participation	No
Must use Program's pre-approved contractors	No
One-time fees (% of total financing)	
One-time fees (fixed)	
Ongoing fees	
Financing Amount	\$50,000 +
Financing Term (yrs.)	1 - 7 year(s)

Rate	5 - 6.49%
Money Down Required?	No
Credit Enhancement Available	No
Transferrable	No
Prepayment Penalty or Fee	Yes
Tax Deductibility	No
Minimum Credit Score Required	
Equity in Property Required	Yes
Debt to Income Ratio Required	Yes
Involuntary Property Liens Allowed	No
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	Yes
Must be current on utility bill	No

## FAQ's

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