

# IMPOWER



Small Business Finance  
part of the **momentus capital** family.

**IMPACT CAPITAL + POWER OF OWNERSHIP = CHANGE**  
Affordable and flexible financing for commercial real estate

## Loan Amount

- \$500,000 - \$4,000,000

## Term + Rate

- Term: 7-10 year term with a 25-30 year amortization; interest-only payments for up to 3 years
- Fixed interest rate set at closing: 5 or 10 year TCM + 3.5-5% depending on geography and credit profile
- 1% origination fee; fee may be waived for deals in target geographies plus borrower may qualify for up to a \$10k credit in soft costs
- Prepayment penalty: 5% during first 3-5 years of the loan

## Features

- Manageable capital costs compared to other nontraditional financing
- Funding for up to 95% of collateral value
- No credit score minimum
- Funds can be used to acquire owner-occupied commercial real estate (property types beyond office, retail, and industrial may be financed but will require an additional 5-10% down payment)
- Viable option for small businesses in communities where traditional financing is typically hard to secure
- Consideration for start-up businesses that demonstrate two years of successful operating management experience in same industry, sufficient reserves for start-up working capital, and six months of loan payments

## Requirements

- First lien collateral position and standard assignment of tenant lease(s)
- Property at least 40% owner-occupied, exceptions considered on a case-by-case basis
- Operating business to show sufficient historical cash flow to make payments with exceptions for certain start-ups allowed

## Area Served

- California, Florida, Texas, Maryland, DC, New York, Virginia, and Georgia

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CDC Small Business Finance

[www.cdcloans.com/impower](http://www.cdcloans.com/impower)

## CDC Small Business Finance is Now Part of Momentus Capital

The Momentus Capital family of organizations is dedicated to ensuring local leaders have equitable access to the capital & opportunities they deserve. Rooted in social mission, we support locally led solutions through our continuum of

lending, impact investments, training programs, & technology programs. Leveraging 80+ years of combined experience, we are transforming how the financial sector can help communities build health & generational wealth. Learn more at [momentuscap.org](http://momentuscap.org)



**momentus  
capital.**



**Ventures**  
LENDING TECHNOLOGIES