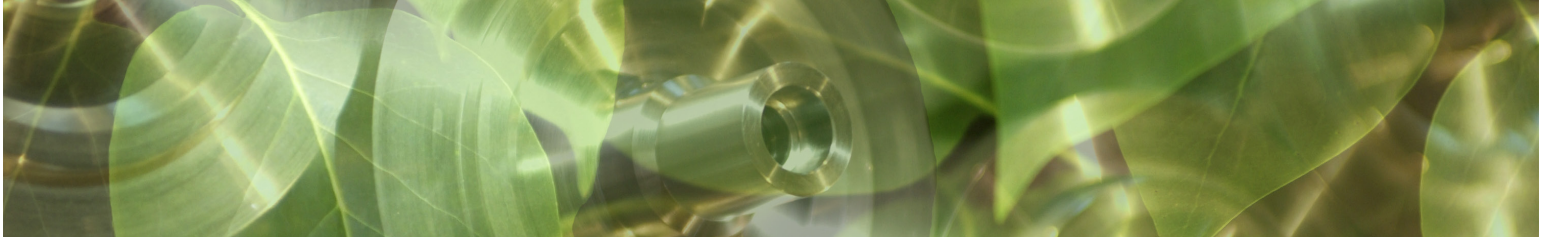


# gccr is waiting for you



## chfa business finance

renewable  
energy

• loan portfolio  
enhancement

• streamlined  
program

• energy  
efficient

Sign up to participate in the Green Colorado Credit Reserve (GCCR) program and reduce your lending risk while helping small businesses increase access to capital!

This ARRA funded credit enhancement program, sponsored through the Colorado Governor's Energy Office (GEO), establishes loan loss reserve accounts (held at a bank) which grow over time with each loan that is registered in the program. By enabling lenders to offset losses incurred on registered loans at the lenders' discretion, the GCCR is designed to strengthen loan applications and provide an incentive to increase access to capital in the growing sector of energy efficiency lending.

Register your branch today! Advantages are:

- Lender participation is free
- Lenders underwrite, originate, close, and service the loans
- The reserve account is held at the participating bank's location (nonbank lender accounts are held at a specific bank)
- The registration and claims process is streamlined; annual reporting is minimal
- Loans up to \$100,000 are eligible for registration

### Eligibility

- Loans made for the purpose of promoting energy efficiency or renewable energy
- Equipment purchases, lines of credit, working capital, real estate, etc.
- Additional incentives for women- and minority-owned businesses and businesses located in state Enterprise Zones
- Under certain circumstances, participating lenders may register residential loans made under GEO-accepted energy efficiency or weatherization loan programs

The program is now fully operational and CHFA is already signing up lenders statewide. Visit our GCCR website at [chfainfo.com](http://chfainfo.com) or contact us at [tdolan@chfainfo.com](mailto:tdolan@chfainfo.com) to become a participating lender today!

### CHFA Business Finance

1981 Blake Street  
Denver, Colorado 80202

303.297.chfa (2432)  
800.877.chfa (2432)

[www.chfainfo.com](http://www.chfainfo.com)

348 Main Street  
Grand Junction, Colorado  
81501

970.241.2341  
800.877.8450



Governor's  
Energy Office

[www.colorado.gov/energy](http://www.colorado.gov/energy)



financing the places where  
people live and work

# green colorado credit reserve (gccr)



## frequently asked questions

**q** *Will CHFA underwrite registered loans?*

**a** No. Only the registering lender will underwrite the loan. However, CHFA will check eligibility.

**q** *What types of businesses are eligible?*

**a** Most businesses based in Colorado including for-profit, nonprofit, and agricultural business.

**q** *What types of loans are eligible?*

**a** Loans for working capital, equipment, lines of credit, and real estate.

**q** *Does the program set the interest rate on registered loans?*

**a** No. The program will collect information on program loans but GCCR's guidelines do not set maximum or minimum rates.

**q** *How does a lender determine the fee?*

**a** The originating lender should consider what is normally charged for origination fees, their comfort with collateral, and risk level of the loan.

**q** *Can residential loans be registered?*

**a** In some cases. If a lender has a specific residential loan program designed for energy efficiency, the lender may work with CHFA and GEO to get approved to make loans under that program. Please contact CHFA for details.

**q** *How do I find a participating lender?*

**a** Visit the GCCR website at [www.chfainfo.com](http://www.chfainfo.com) for the list of participating lenders.