

# cash collateral support



## chfa community development

additional  
collateral

• credit  
enhancement

• streamlined  
program

### program description

Cash Collateral Support (CCS) is designed to help small and medium sized businesses access capital that would otherwise be unavailable due to collateral shortfalls. Lenders can apply for up to 25 percent of the loan amount or \$250,000, whichever is less, in collateral support to strengthen small business loan applications. The maximum loan size that CCS supports is \$10 million, and the business borrower must have fewer than 750 employees at the time of the financing.

### lender benefits

- Low cost credit enhancement option
- Deposits are held by the partner lender
- For-profit, nonprofit, and manufacturers are eligible

### applying for collateral support

Lenders may apply for a cash deposit to hold as additional collateral for qualified business loans. To be eligible for collateral support, lenders must demonstrate that there is (1) a collateral shortfall and (2) there is a reasonable expectation that the business borrower will repay the loan as agreed. Lender and business applications are available online at [chfainfo.com/ccs](http://chfainfo.com/ccs).

### costs and terms

CHFA deposits may be used on most types of business loans. Cash deposits are pledged as additional collateral to the lender for an initial term of three years. For longer-term loans, lenders may request an extension for up to 10 years. Contact a CHFA commercial lender for more information.

In 1982 the Colorado General Assembly approved legislation permitting CHFA to utilize its bond proceeds for financing of small and moderate sized enterprises in Colorado. CHFA's Business Finance Team is the state's leading resource partner in community and economic development finance. Our mission is to increase the economic viability of businesses and communities statewide by providing long term, fixed rate financing.

### CHFA Community Development

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



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