

# Providing People with the Capital and Opportunities They Deserve

The Momentus Capital family of brands is helping build inclusive and equitable communities by providing people access to the capital and opportunities they deserve. Our continuum of financial, knowledge, and social capital supports small-business entrepreneurs and community-based organizations at every growth stage. By transforming outdated financial systems, we can advance locally-led solutions that create economic mobility and generational wealth.



## Affordable Financing for Commercial Real Estate Projects in Underestimated Communities

Through Momentus Capital, we are offering expanding financing options to support commercial real estate (CRE) projects in designated low-to-moderate income census tracts.

Through flexible financing that includes low-interest rates and no minimum credit score, our goal is to jumpstart your business and create social impact through increased access to healthy foods, medical and health services, education opportunities, etc.

Where traditional financial institutions see risk, we see opportunity in helping you pursue the dreams they have for yourself and your community through solutions that contribute to a vibrant local economy with good jobs and high-quality social services.

### Key Features

- Financing Real Estate Projects Nationwide
- Loans Up To \$4 Million
- Up To 100% Loan-To-Value
- No Origination Fee
- No Minimum Credit Score

### Sample Terms

<b>Loan Purpose</b>	Commercial Real Estate (CRE) projects in a census-designated low-to-moderate income region and NMTC severely distressed census tract  Example properties include: healthy food; health & medical; education, etc.
<b>Occupancy</b>	Property must be majority owner occupied
<b>Ownership Requirements</b>	At least 50% minority-owned
<b>Loan Amount</b>	Min \$500,000   Max \$4,000,000
<b>Loan Term</b>	7 years with a balloon payment at maturity.
<b>Interest Rate</b>	Interest rates as low as 4.99%
<b>Repayment Terms</b>	3 years interest only then followed by P&I based on a 30 year amortization.
<b>Loan to Value</b>	Up to 100% LTV Note: Borrower needs to inject at least 10% of project costs
<b>Credit Score</b>	No minimum, though basic acceptable credit history required
<b>Origination Fee</b>	None

Note: Financing subject to underwriting approval.

We invite you to apply for financing by speaking with one of our loan officers or submitting an inquiry at [momentuscap.org](https://momentuscap.org).

**US.**

# Offering a Continuum of Capital & Investment Solutions



**U.S.**

## Our Offerings

### Community Development Real Estate Lending

Flexible and affordable loans of \$1 million+ to community pillars including health centers and education facilities, food retailers, affordable housing, and cooperatives. We pair these offerings with flexible options for emerging developers of color.

### Impact Investing

Non-dilutive preferred equity, mezzanine debt, and revenue/profit sharing investments from \$300k and \$3 million+ into growth-stage enterprises and small businesses that increase access to health care, reduce food insecurity, and create jobs and generational wealth.

### Small Business Lending

Long-term, fixed rate and low down-payment small business working-capital loans ranging from \$20K to \$350k and SBA 504 real estate financing from \$250K to \$40million+. We pair these offerings with options for those who don't qualify for traditional financing

### Business Advising & Capacity Building

Providing small-business counseling and national programs that build capacity, knowledge, and pathways to grant capital to increase access to opportunities for small business owners and emerging developers of color.

## The Momentus Capital Family of Organizations

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

lending, impact investments, training programs, and technology platforms. 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](https://momentuscap.org)

