




## Greenstreet Commercial Real Estate Improvement Loan

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**Lender:** Umpqua Bank

### Contact Information

**Website:** <https://www.umpquabank.com/GreenStreet/>

**Phone:** (866) - 4UMPQUA

### Property Types



### Program Description

Umpqua Bank offers a GreenStreet Commercial Real Estate Improvement Loan that helps business owners finance energy-smart upgrades on their commercial properties. This fixed-rate Real Estate Improvement Loan may be secured by either a first or second lien on the property over a term of 5, 10 or 15 years.

[See Website](#)

Verified by Lender on: 8/24/2015

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):        | 5                                |
| Minimum Amount:      | \$5,000                          |
| Maximum Amount:      | \$500,000                        |
| Fees:                | None                             |
| Money Down Required: | No                               |
| Repayment Method:    | Off-bill loan (Direct to Lender) |
| Payment Frequency:   | Monthly                          |
| Pre-Payment Penalty: | No                               |

### Allowable Projects

- EE** Funds Energy Efficiency projects
- RE** Funds Renewable Energy projects
- OE** Funds other energy projects
- ER** Funds other energy-related projects
- NE** Funds other non-energy projects

### Other Program Requirements

#### Financing Approval Time


24-48 hours

#### Equity in Property Needed

No

## Financial Products

### Secured

|  |  |
|--|--|
| Lien type  | Secured loan   |
| 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                                 | \$5,000 - \$500,000  |
| Financing Term (yrs.)                            | 5 year(s)  |
| Rate   | 3.95 - 18%   |

|  |             |
|--|-------------|
| Money Down Required?                             | No          |
| Credit Enhancement Available                     | No          |
| Transferrable                                    | No          |
| Prepayment Penalty or Fee                        | No          |
| 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                | No          |
| Must be current on mortgage                      | Yes         |
| Loan to value                                    |             |
| Debt Service Coverage Ratio                      | Yes: 0      |
| Financing Approval Time                          | 24-48 hours |
| Projected Energy Savings/Cash Flow is considered | No          |
| Must be current on utility bill                  | No          |

## FAQ's

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