# increase your lending abilities



## with chfa ssbci programs

additional collateral

• credit enhancement

cash deposits

### Cash Collateral Support (CCS)

Apply for up to \$500,000 in collateral support to strengthen small business loan applications. The program provides a deposit of cash as collateral for a business loan when a business cannot meet your collateral requirements. The maximum loan size that CCS supports is \$5 million and the business borrower must have less than 750 employees at the time of the financing.

#### lender benefits

- Additional collateral
- Deposits are held by the partner lender
- For-profits and nonprofits are eligible
- Most types of business loans are eligible

#### customer benefits

- Low-cost credit enhancement
- Streamlined approval process
- Helps increase borrowing capacity in situations where collateral is limiting credit

## get the deal done with chfa!

**CHFA Business Finance** 

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## Colorado Capital Access (CCA)

Increase your options without increasing your risk by becoming a Participating Lender and receive partial funding of a loan loss reserve account at your bank. The reserve account will absorb losses on your portolio of enrolled loans. You will be able to provide favorable terms on business loans that may not otherwise be available.

#### lender benefits

- · Externally funded loan loss reserve account
- Sign up is free
- Lenders originate, underwrite, close, and service loans
- · Streamlined reporting and enrollment
- Free marketing and customer referrals included

#### customer benefits

- · Low-cost alternative to other credit enhancements
- Single point of contact (CHFA not involved in credit decision)

