

PGCC Request for Proposals: Loan Servicing Support for Commercial Clean Energy Lending Programs

RFP Q&A Responses - Posted 10/24/2025

Submitted Questions

1. Is [it] possible to please share the current size VALUE of the loan portfolio of PGCC?

PGCC does not have an existing loan portfolio; we are building infrastructure to begin lending in late 2025/early 2026. PGCC currently has \$10MM of lending capital to deploy to commercial clean energy projects in Pennsylvania through early 2027. We anticipate making 5-15 loans with an average loan size of \$1MM, but this is dependent on pipeline. PGCC currently expects to fund loans in the range of \$250K-\$5MM, but has not yet finalized our lending policy.

- 2. Regarding Task 4, #3, please provide further clarity to "integrate document packages for additional loan products into the servicing platform as needed".
 - In 3.1 "Overview", PGCC requests that the servicing software set up loans with a "loan document package for each lending program." In practice, this means we provide the loan documents to the servicer and they set up servicing based on the documents for that specific lending program and/or product. Task 4 #3 indicates that servicers should be prepared to build out servicing based on loan document packages for additional loan products as they are developed, beyond the two initial commercial solar products identified in section 2.2.
- 3. Please detail expectations for early-stage collections, roll rates, late-fee policy, right-party contact requirements, and whether third-party collections/credit reporting are in scope for non-performing loans.

It is not possible to estimate roll rates as PGCC has never lent capital before. PGCC has not yet set our late-fee policy or early-stage collections policy; these are in development. PGCC would look to the selected Respondent for guidance on right-party contact requirements. PGCC will adhere to applicable regulations with respect to reporting to credit bureaus for non-performing loans, and does not intend to use third-party collections services at this time.