















\$1.3M in Financing to Preserve Multi-Family Affordable Housing for Texas Nonprofit Organization in **DeSoto**, **TX**.



**\$8 Million** Loan Boosts Affordable Housing Efforts and Improves Living Conditions and Safety for Tenants in Victorville, CA.



**\$4.4MM** for the Acquisition and Rehabilitation of Affordable Assisted Living Facility and Memory Care for Senior Citizens in Yorktown, IN.

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## Community Loans

We provide financing for underserved communities throughout the U.S. and Indian Country.

## Loan Uses:

- Acquisition
- Refinance
- Construction
- Renovation
- · Gap Loans
- Operations Expansion

## Loan Specializations:

- Charter Schools
- · Affordable Multi-Family
- Apartments
- Special Needs Housing
- Churches
- Health Care Facilities
- **Small Businesses**
- Office & Retail
- Nonprofits
- Mobile Home Parks
- Industrial / Mixed-Use

Loan Terms	Commercial Lending Real Estate Secured	Construction Lending
Loan Amount	\$500,000 - \$15 Million	\$500,000 - \$15 Million
Maximum Term	Up to 24 Year Term / Amortization up to 35 Years	Up to 24 Months
Maximum LTV	Up to 80%	Up to 80%
Interest Rate Special	10 Year Treasury + 4.5%	WSJ Prime + 2.5%
Payment	P&I, Interest Only & Bridge Loans Available	Interest Reserve
Prepayment Penalty	lst 3-5 Years Long-Term Loans Only	None
Minimum DSCR	1.15x	N/A
Lien Position	lst Lien Position	lst Lien Position



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