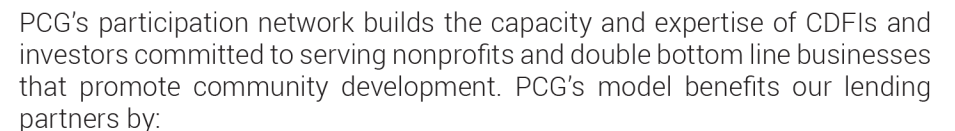


HISTORIC BORROWER MAP

☆ PCG NMTC INVESTMENTS

- Predevelopment and early-stage acquisition
- New construction and/or rehabilitation
- Bridge financing for LIHTC, preservation, capital campaigns, and other transactions
- Mini-perms with flexible schedules
- NMTC Source or leverage debt
- Enterprise or other loan types on a case-by-case basis

PARTICIPATION LENDING NETWORK



- Providing access to broader pools of capital
- Enhancing ability to market larger loans and share risk
- Leveraging limited capital to better serve borrowers
- Building capacity through peer learning and information exchange

* all data as of 09/2022



Partners for the Common Good brings more capital to communities through our national participation model. We co-lend on a pari-passu basis with other Community Development Financial Institutions (CDFIs) to provide capital to low-income communities. We will originate direct loans on a case-by-case basis.

LOAN PRODUCTS: AFFORDABLE HOUSING, COMMUNITY FACILITIES AND COMMERCIAL REAL ESTATE

Loan Type	Predevelopment	Acquisition	Bridge	Construction/Rehab	NMTC Leverage	Mini-Perm/Permanent
Geography	National					
Loan Amount*	Up to \$1,750,000					
Loan to Value**	Up to 90%					
Minimum DSCR**	N/A	1.1x, if applicable	N/A	N/A	1.1x	1.1x
Origination Fee	Negotiable. Typically 1.0% or greater					
Loan Term**	Up to 36 months				Up to 84 months	Up to 120 months
Rate	Negotiable. Typically fixed rate of 5.5% to 6.5%.					
Amortization	Monthly or quarterly payments, interest only					Monthly or quarterly principal and interest payments, amortizing (typically up to 20 years)
Collateral	Required, based on availability and underwriting requirements					
Recourse / Guarantee	Full recourse, partial recourse considered, and guarantee as applicable					
Other Fees	As a participating lender, PCG does not charge application or legal fees					

*PCG's participation loan amount typically not to exceed 50% of lead lender **The following items will be considered on a case-by-case basis: Loan to Value greater than 90%; Minimum DSCR less than 1.1x; and extended terms.

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