<table>
<thead>
<tr>
<th>Products</th>
<th>Faith Based and Community Non-Profit</th>
<th>Supportive Housing</th>
<th>Affordability Preservation and Production</th>
<th>Workforce Housing</th>
<th>Enterprise-Level Line of Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ELIGIBLE BORROWER</strong></td>
<td>• Faith-based organizations or community non-profit organizations with experienced development consultant or developer.</td>
<td>• Experienced mission-aligned supportive housing developers*</td>
<td>• Experienced mission-aligned affordable housing developers;*</td>
<td>• Experienced non-profit and for-profit affordable housing developers*</td>
<td>• Experienced mission-aligned affordable housing developers with strong in-house property management capabilities or partnerships with outside management companies*</td>
</tr>
<tr>
<td><strong>PROJECT INCOME TARGET</strong></td>
<td>• 0–150% AMI</td>
<td>• 0–30% AMI for at least 10% of units</td>
<td>• Maximum of 20% of units at 80–120% AMI</td>
<td>• Minimum of 20% of units at 80% AMI or below</td>
<td>• 80% AMI</td>
</tr>
<tr>
<td><strong>PRODUCT TYPE</strong></td>
<td>• Acquisition</td>
<td>• Acquisition</td>
<td>• Acquisition</td>
<td>• Acquisition</td>
<td>• Revolving Line of credit for acquisition, predevelopment.</td>
</tr>
<tr>
<td></td>
<td>• Predevelopment</td>
<td>• Predevelopment</td>
<td>• Predevelopment</td>
<td>• Predevelopment</td>
<td>• Working capital allowed with acquisition or predevelopment.</td>
</tr>
<tr>
<td></td>
<td>• Construction</td>
<td>• Construction</td>
<td>• Construction</td>
<td>• Construction</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Mini-Permanent</td>
<td>• Mini-Permanent</td>
<td>• Mini-Permanent</td>
<td>• Mini-Permanent</td>
<td></td>
</tr>
<tr>
<td><strong>LOAN AMOUNT</strong></td>
<td><strong>Up to $3 million</strong></td>
<td><strong>Up to $5 million</strong></td>
<td><strong>Up to $6 million</strong></td>
<td><strong>Up to $7.5 million</strong></td>
<td><strong>Up to $6 million</strong></td>
</tr>
<tr>
<td>(larger sizes evaluated case by case)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ORIGINATION FEE</strong></td>
<td>Determined by each lender</td>
<td>Determined by each lender</td>
<td>Determined by each lender</td>
<td>Determined by each lender</td>
<td>Determined by each lender</td>
</tr>
<tr>
<td><strong>INTEREST RATE</strong></td>
<td>Competitive rates, based on underwriting analysis</td>
<td>Competitive rates, based on underwriting analysis</td>
<td>Competitive rates, based on underwriting analysis</td>
<td>Competitive rates, based on underwriting analysis</td>
<td>Competitive rates, based on underwriting analysis</td>
</tr>
<tr>
<td><strong>LOAN TERM &amp; PAYMENTS</strong></td>
<td>• Acquisition: 36 months</td>
<td>• Acquisition: 36 months</td>
<td>• Acquisition: 36 months</td>
<td>• Acquisition: 36 months</td>
<td>• Up to 5 years</td>
</tr>
<tr>
<td></td>
<td>• Predevelopment: 36 months</td>
<td>• Predevelopment: 36 months</td>
<td>• Predevelopment: 36 months</td>
<td>• Predevelopment: 36 months</td>
<td>• Interest only periods allowed</td>
</tr>
<tr>
<td></td>
<td>• Construction: 36 months</td>
<td>• Construction: 36 months</td>
<td>• Construction: 36 months</td>
<td>• Construction: 36 months</td>
<td>• Clean up provisions may apply</td>
</tr>
<tr>
<td></td>
<td>• Permanent: maturities cannot exceed 8/1/2030</td>
<td>• Permanent: maturities cannot exceed 8/1/2030</td>
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<td>• Permanent: maturities cannot exceed 8/1/2030</td>
<td></td>
</tr>
<tr>
<td><strong>GUARANTEES &amp; RECOURSE</strong></td>
<td>• Recourse to borrower</td>
<td>• Recourse to borrower</td>
<td>• Recourse to borrower</td>
<td>• Recourse to borrower</td>
<td>• Recourse to borrower</td>
</tr>
<tr>
<td></td>
<td>• Guarantees may be required</td>
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</tr>
<tr>
<td></td>
<td>• Limited exceptions may be allowed</td>
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<td>• Limited exceptions may be allowed</td>
<td></td>
</tr>
<tr>
<td><strong>COLLATERAL</strong></td>
<td>• First position on real estate</td>
<td>• First position on real estate</td>
<td>• First position on real estate</td>
<td>• First position on real estate</td>
<td>• Discussed on a case by case basis, dependent upon use of proceeds.</td>
</tr>
<tr>
<td></td>
<td>• May consider second position as long as global LTV does not exceed 100%</td>
<td>• May consider second position as long as global LTV does not exceed 150%</td>
<td>• May consider second position as long as global LTV does not exceed 100%</td>
<td>• May consider second position as long as global LTV does not exceed 100%.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Predev loans allow up to $350,000 to be unsecured</td>
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<td>• Predev loans allow up to $350,000 to be unsecured</td>
<td></td>
</tr>
<tr>
<td><strong>LOAN TO VALUE</strong></td>
<td><strong>Up to 100%</strong></td>
<td><strong>Up to 150%</strong></td>
<td><strong>Up to 100%</strong></td>
<td><strong>Up to 100%</strong></td>
<td><strong>Dependent upon use of proceeds</strong></td>
</tr>
<tr>
<td><strong>AVAILABLE LENDERS</strong></td>
<td><a href="mailto:cwilson@capitalimpact.org">cwilson@capitalimpact.org</a></td>
<td><a href="mailto:cwilson@capitalimpact.org">cwilson@capitalimpact.org</a></td>
<td><a href="mailto:cwilson@capitalimpact.org">cwilson@capitalimpact.org</a></td>
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<tr>
<td></td>
<td><a href="mailto:baysfuture@lisc.org">baysfuture@lisc.org</a></td>
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<td></td>
<td><a href="mailto:andrea.morgan@csh.org">andrea.morgan@csh.org</a></td>
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* Experience evaluated based on a variety of factors that may include, but are not limited to: number of years in business, number of projects, success rate of completing projects, and financial sustainability.