

|          |                    | Loan Products Summary   |  |  |  |                                     |   |   |   |
|----------|--------------------|---|--|--|--|-------------------------------------|---|---|---|
|          |                    | HOUSING   |  |  |  | BUSINESS/NONPROFIT                  |   | BOTH  |   |
|          |                    | Predevelopment  | Construction   | Permanent  | LIME   | Business                            | Real Estate   | Line of Credit                              | Bridge  |
| Criteria | Purpose            | Predevelopment costs associated with construction or property acquisition | Rehabilitation, or construction of new affordable housing                                  | Fully or partially amortizing loans for single family/multifamily affordable housing | Energy efficiency improvements (retrofit and/or alternative) for properties ≥5 units | Working capital, equipment purchase | Capital improvement, leasehold improvements, property acquisition           | Line of credit                              | Short-term, financing bridging payment from a third party |
|          | Average Loan Range | \$50,000 – \$250,000  | \$150,000 - \$2,000,000  | \$100,000 – \$2,000,000  | \$100,000 – \$1,000,000  | \$50,000 - \$200,000                | \$100,000 - \$1,000,000   | \$50,000 - \$450,000                        | \$50,000 - \$500,000                                      |
|          | Interest Rate *    | 3%-6% (may accrue)  | 6%-7%  | 4.5%-7.00%   | 5.5% - 7.5%  | 6-8%                                | 6-8%  | 5% - 7%                                     | 3%-6%   |
|          | Maximum Term       | 12-24 months  | Up to 24 months  | Up to 25 years   | Up to 20 Years   | Up to 10 years                      | Up to 10 years  | Up to 12 months                             | Up to 14 Months   |
|          | Fees               | Origination 1% - 2% Legal   | Origination 1% - 2% Legal Appraisal Environmental (as required) Project review Inspections | Origination 1% - 2% Legal Appraisal Environmental (as required) Inspections          | Origination 2% Energy Savings Technical Review Inspections                           | Origination 1% – 2% Legal           | Origination 1% - 2% Legal Appraisal Environmental (as required) Inspections | Origination 1% – 2% Legal                   | Origination 1% – 2% Legal                                 |
|          | Collateral         | Unsecured (Predevelopment) First Mortgage (Acquisition)                   | First mortgage   | First mortgage   | Guarantees or can be unsecured,  | UCC lien                            | UCC lien/first mortgage/other   | Collateral evaluation on case by case basis | Lien/ pledge of grant funds                               |

\* These terms are for general reference and are subject to change or modification. Please contact a Lending representative to discuss your specific borrowing needs.