



Partners
for the
Common Good



Partners for the Common Good helps bring 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 by bringing funding and specialized knowledge of our target sectors to our lending partners. 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 \$500,000	Up to \$1,000,000				
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 no less than 1.0%					
Loan Term****	Up to 24 months			Up to 84 months		Up to 120 months
Rate	Negotiable. Typically fixed rate of 5% to 6%.					
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 and/or guarantee required	Full recourse, partial recourse considered				Guarantee not required
Other Fees	As a participating lender, PCG does not charge an application nor legal fees					

*PCG's participation loan amount typically not to exceed 50% of lead lender **Loan to Value greater than 90% will be considered on a case-by-case basis ***Minimum DSCR less than 1.1x will be considered on a case-by-case basis ****Terms could extend and will be considered on a case-by-case basis

Contact: Andrew Baldwin, baldwina@pcgloanfund.org, 202-689-8935 x223
Partners for the Common Good | 1444 Eye Street NW, Suite 201 | Washington, DC 20005
www.pcgloanfund.org