



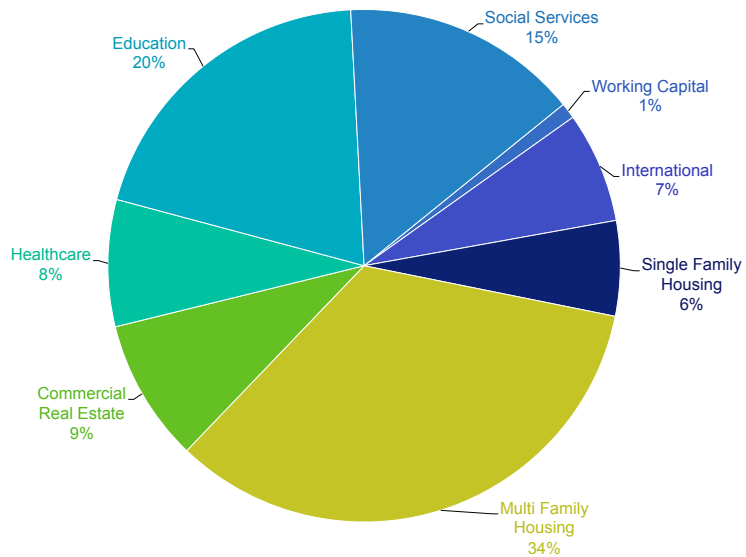
Partners
for the
Common Good

FLEXIBLE LOAN PRODUCTS

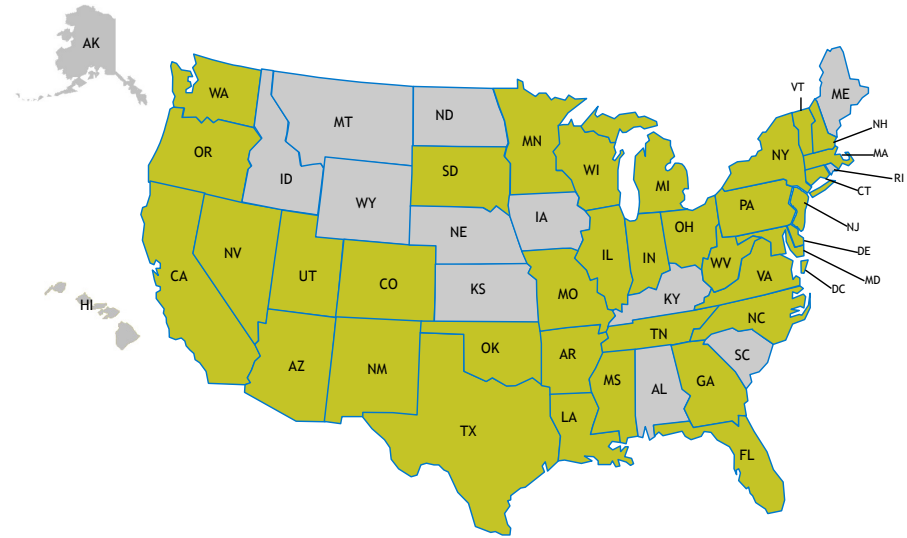
Partners for the Common Good is a national CDFI loan fund that lends to the following sectors: community facilities (education, social services & healthcare) single- and multi-family affordable housing, and international microfinance. Our loan types include:

- Predevelopment and early-stage acquisition
- New construction and/or rehabilitation
- Bridge financing for LIHTC, preservation and other transactions
- Mini-perms with flexible schedules

LOANS OUTSTANDING BY TYPE



HISTORIC BORROWER MAP



PARTICIPATION LENDING NETWORK

PCG's participation network builds the capacity and expertise of CDFIs and investors committed to serving nonprofits and double bottom line businesses that promote community development. PCG's model benefits our lending partners by:

- 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

"Partners for the Common Good and IFF both believe in expanding access to capital for low-income populations, and our mission-driven approaches to lending make us natural partners. They understand that, together, we are better able to serve the nonprofits and small businesses that empower our communities."

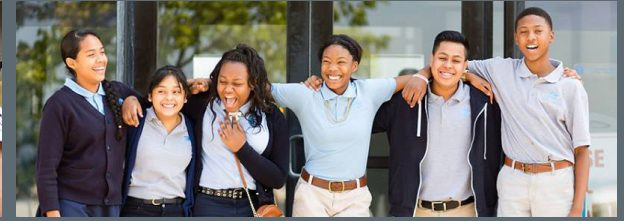
– Laurie Garrett, IFF Loan Program Manager

* all data as of 8/31/2018

Contact: Andrew Baldwin, baldwina@pcgloanfund.org, 202-689-8935 x223
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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 \$1,500,000					
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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