

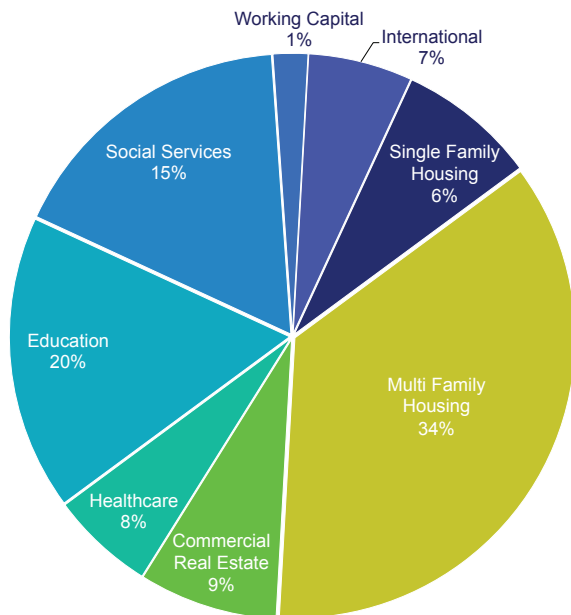


## FLEXIBLE LOAN PRODUCTS

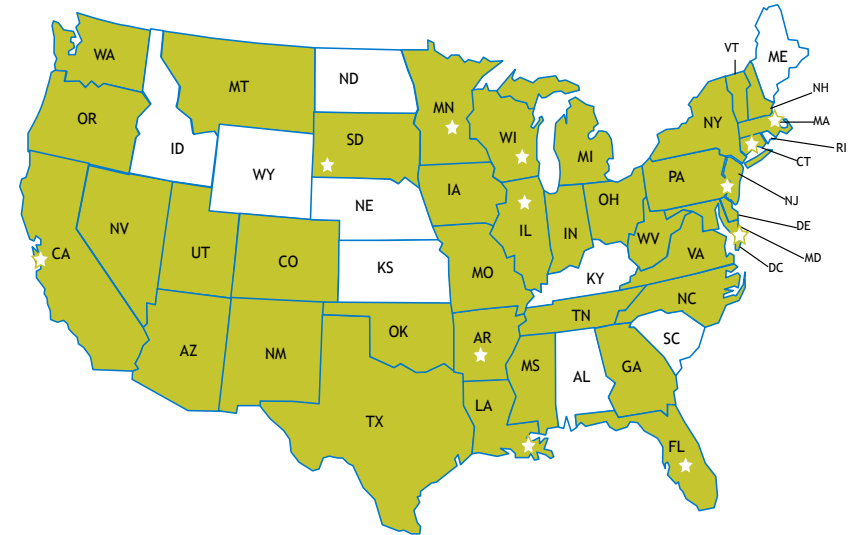
Partners for the Common Good is a national CDFI loan fund that lends to the following sectors: community facilities (education, social services & healthcare) single- and multi-family affordable housing, and international microfinance. Our loan types include:

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

## 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

*\*all data as of 12/31/2021*



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
<b>Geography</b>	National					
<b>Loan Amount*</b>	Up to \$1,750,000					
<b>Loan to Value**</b>	Up to 90%					
<b>Minimum DSCR**</b>	N/A	1.1x, if applicable	N/A	N/A	1.1x	1.1x
<b>Origination Fee</b>	Negotiable. Typically 1.0% or greater					
<b>Loan Term**</b>	Up to 36 months			Up to 84 months		Up to 120 months
<b>Rate</b>	Negotiable. Typically fixed rate of 5.5% to 6.5%.					
<b>Amortization</b>	Monthly or quarterly payments, interest only					Monthly or quarterly principal and interest payments, amortizing (typically up to 20 years)
<b>Collateral</b>	Required, based on availability and underwriting requirements					
<b>Recourse / Guarantee</b>	Full recourse, partial recourse considered, and guarantee as applicable					
<b>Other Fees</b>	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.

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