



Long-term, Low-cost Capital for Projects in Underserved Communities

Capital Impact Partners is expanding financing options for projects in underserved communities by offering qualified borrowers access to long-term loans that could significantly reduce your organization's monthly debt service.

Through a federally guaranteed program we can provide your organization with fixed-rate, long-term financing that will support your financial stability and control facility costs.

KEY FEATURES

- ▶ Affordable permanent loans to build stronger communities
- ▶ Up to 25-year term, fully amortizing note
- ▶ Ability to take advantage of today's historically low interest rates
- ▶ Opportunity to refinance a balloon payment, floating interest rate, or rate reset
- ▶ Fixed interest rate for the full term of the loan
- ▶ Low transaction costs

This financing can be applied to a variety of projects that serve low-to-moderate-income people, including charter schools, childcare centers, healthcare facilities, supermarkets, affordable housing, senior facilities and commercial real estate facilities.

We invite you to apply for long-term financing through Capital Impact Partners.

Sample Terms	
Loan Amount:	Min: \$2 million Max: \$20 million
Loan Term:	Min: 15 years Max: 25 years
Payments:	Level, monthly, principal-and-interest payments required the full term of the loan.
Interest Rate:	Rate fixed at closing, indexed to the applicable U.S. Treasury Rate.
Fees:	Origination Fee: 1%-1.5% of Loan Amount. Borrower is responsible for all third-party expenses associated with the transaction. Lenders reserve the right to collect fees during the underwriting period to pay for the costs of due diligence.
Loan Purpose:	Projects must primarily serve persons earning 80% or less of the Area Median Income or be located in low- or moderate-income census tracts.
Collateral Requirements:	First-mortgage lien on project real estate; other forms of collateral will be evaluated on a case-by-case basis and requires a first-priority interest.
Loan to Value:	Maximum 80% of total collateral value, based on third-party appraisal for real estate and other generally accepted valuation methods for other accepted forms of collateral; financing requests which exceed 80% of total collateral value will be evaluated on a case-by-case basis.

Financing subject to underwriting approval.

TRANSFORMING UNDERSERVED COMMUNITIES INTO STRONG, VIBRANT PLACES OF OPPORTUNITY



CAPITAL IMPACT
PARTNERS

a mission-driven Community
Development Financial Institution



30
YEARS

experience working in
underserved communities



\$2
BILLION

invested in projects that
deliver social impact

Strategic Financing ▶

Program Incubation ▶

Capacity Building

To learn more about how we can help you, contact
Ian Wiesner at 313-230-1116 or iwiesner@capitalimpact.org

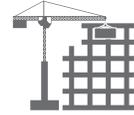
Whatever your financing need **CAPITAL IMPACT HAS DONE IT**



ACQUISITION LOANS
to purchase land and buildings



BRIDGE LOANS
to bridge grant funding or tax-credit equity investment



CONSTRUCTION LOANS
to finance ground-up construction and renovation projects



PRE-DEVELOPMENT LOANS
for feasibility planning, architectural drawings and other early needs



TENANT IMPROVEMENT LOANS
to finance renovation at a leased facility



TERM LOANS
to take out construction loans or leverage New Markets Tax Credit transactions



EQUIPMENT LOANS
to purchase equipment



WORKING CAPITAL LOANS
to finance operating cash flow needs



LEVERAGE GOVERNMENT PROGRAMS
to offer New Markets Tax Credits and Federally Guaranteed Bonds

Delivering Social Impact Nationwide

Capital Impact Partners builds strong, vibrant communities for underserved people. A nonprofit Community Development Financial Institution, we deliver strategic financing, incubate new social ventures, and support capacity building to help ensure that low-to-moderate-income individuals have access to quality health care and education, healthy foods, affordable housing, and the opportunity to age independently.



506

HEALTH CENTERS

providing health care to more than 2 million patients



228k

STUDENTS

in 219 high-quality charter schools



76

HEALTHY FOOD

retailers providing 1 million people access to fresh food



14k

ELDERS

aging with dignity in 185 communities



35k

AFFORDABLE HOUSING

units in 229 communities



208

COOPERATIVE

businesses serving 850 thousand customers

WE HAVE DEPLOYED OVER **\$2 BILLION** TO SERVE NEARLY **5 MILLION PEOPLE** AND CREATE MORE THAN **32,000 JOBS** NATIONWIDE IN SECTORS CRITICAL TO VIBRANT COMMUNITIES.



CAPITAL IMPACT
PARTNERS

