<table>
<thead>
<tr>
<th>Products</th>
<th>Faith Based and Community Non-Profit</th>
<th>Supportive and Transitional Housing</th>
<th>Affordability Preservation and Production</th>
<th>Workforce Housing</th>
<th>Enterprise-Level Line of Credit</th>
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</thead>
</table>
| **ELIGIBLE BORROWER**                | - Faith-based organizations or community non-profit organizations with experienced development consultant or developer.  
- Borrower assumed to already own/have access to developable property. | - Experienced mission-aligned supportive housing developers*  
- Developers partnering with experienced service providers | - Experienced mission-aligned affordable housing developers;*  
- Small nonprofit organizations with qualified consultants or experienced housing developers | - Experienced non-profit and for-profit affordable housing developers*  
- Less experienced affordable housing organizations, with qualified consultants or more experienced housing developers as partners. | - Experienced mission-aligned affordable housing developers with strong in-house property management capabilities or partnerships with outside management companies* |
| **PROJECT INCOME TARGET**            | 0–150% AMI                          | 0–30% AMI for at least 10% of units  
Remaining units cannot exceed 80% AMI | Maximum of 20% of units at 80–120% AMI  
Remaining units must be below 80% AMI | Minimum of 20% of units at 80% AMI or below  
Maximum of 80% of units at 80–150% AMI | 80% AMI  
Mixed income up to 120% AMI will be considered |
| **PRODUCT TYPE**                     | Acquisition  
Predevelopment  
Construction  
Mini-Permanent | Acquisition  
Predevelopment  
Construction  
Mini-Permanent | Acquisition  
Predevelopment  
Construction  
Mini-Permanent  
Rehab | Acquisition  
Predevelopment  
Construction  
Mini-Permanent | Revolving Line of credit for acquisition, predevelopment.  
Working capital allowed with acquisition or predevelopment. |
| **LOAN AMOUNT**                      | Up to $3 million                    | Up to $5 million (transitional)  
or $8 million (supportive) | Up to $10 million | Up to $7.5 million | Up to $6 million |
| (larger size evaluated case by case) |                                      |                                     |                           |                   |                    |
| **ORIGINATION FEE**                  | Determined by each lender           | Determined by each lender           | Determined by each lender | Determined by each lender | Determined by each lender |
| **INTEREST RATE**                    | Competitive rates, based on underwriting analysis | Competitive rates, based on underwriting analysis | Competitive rates, based on underwriting analysis | Competitive rates, based on underwriting analysis | Competitive rates, based on underwriting analysis |
| **LOAN TERM & PAYMENTS**             | Acquisition: 36 months  
Predevelopment: 36 months  
Construction: 36 months  
Permanenent: maturities cannot exceed 8/1/2030 | Acquisition: 36 months  
Predevelopment: 36 months  
Construction: 36 months  
Permanenent: maturities cannot exceed 8/1/2030 | Acquisition: 36 months  
Predevelopment: 36 months  
Construction: 36 months  
Permanenent: maturities cannot exceed 8/1/2030 | Acquisition: 36 months  
Predevelopment: 36 months  
Construction: 36 months  
Permanenent: maturities cannot exceed 8/1/2030 | Up to 5 years  
Interest only periods allowed  
Clean up provisions may apply |
| **GUARANTEES & RECOUSE**             | Recourse to borrower  
Guarantees may be required  
Limited exceptions may be allowed (supportive housing only) | Recourse to borrower  
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Limited exceptions may be allowed (supportive housing only) | Recourse to borrower  
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Limited exceptions may be allowed (supportive housing only) | Recourse to borrower  
Guarantees may be required |
| **COLLATERAL**                       | First position on real estate  
May consider second position as long as global LTV does not exceed 100%  
Predev loans allow up to $350,000 to be unsecured | First position on real estate  
May consider second position (supportive housing only) if global LTV does not exceed 150%  
Predev loans allow up to $350,000 to be unsecured (supportive housing only) | First position on real estate  
May consider second position if global LTV does not exceed 100%.  
Predev loans allow up to $350,000 to be unsecured | First position on real estate  
May consider second position if global LTV does not exceed 100%.  
Predev loans allow up to $350,000 to be unsecured | Discussed on a case by case basis, dependent upon use of proceeds. |
| **LOAN TO VALUE**                    | Up to 100% | Up to 150% for Supportive  
Up to 100% for Transitional | Up to 100% | Up to 100% | Up to 100% |
| **AVAILABLE LENDERS**                | iweisner@capitalimpact.org  
baysfuture@lisc.org  
andrea.morgan@csh.org | iweisner@capitalimpact.org  
baysfuture@lisc.org  
andrea.morgan@csh.org | iweisner@capitalimpact.org  
baysfuture@lisc.org  
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baysfuture@lisc.org  
andrea.morgan@csh.org | iweisner@capitalimpact.org  
baysfuture@lisc.org  
andrea.morgan@csh.org |

* Experience evaluated based on a variety of factors that may include, but are not limited to: number of years in business, number of projects, success rate of completing projects, and financial sustainability.