



Impact Investing

Direct Lending Program

Project Sponsors	Mission-oriented organizations working to address the social determinants of health
Loan Proceeds	Acquisition, bridge, and semi-permanent financing of real assets. Other uses of proceeds considered on a case-by-case basis
Loan Amount	Up to \$5,000,000
Loan Term	Up to 7 years
Conditions	90% LTV maximum 1.10x Debt Service Coverage Ratio
Collateral	First- or second-position lien on property
Equity	Minimum 5% of total acquisition / project budget, due at closing
Pricing	Federal Home Loan Bank advance rates + 50 - 200bps
Repayment	Flexible repayment based upon project needs
Origination Fee	\$5,000 - \$20,000 (based on legal fees)