

EXHIBIT A

- BORROWER:** Austin United Alliance, LP, an Illinois limited partnership (“Borrower”)
- PROJECT:** Construction of a mixed-income residence located at 5206-5224 West Chicago Avenue. The residential project will be a 6-story, 78-unit, new construction, mixed-income apartment building to be built alongside the existing bank (Phase II of the Austin INVEST South/West project).
- LOAN:**
- Source: Multi-Family Program Funds and/or CRP proceeds
 - Amount: Not to exceed \$14,450,000
 - Term: Not to exceed 40 years or such other lesser term that is acceptable to the Authorized Officer
 - Interest: Zero percent (0%) per annum or such other rate (not to exceed 15% per annum) that is acceptable to the Authorized Officer
 - Security: Non-recourse loan; second mortgage on the Property
- FINANCING:**
1. Senior Loan:
 - Amount: Not to exceed \$3,100,000, or such other amount acceptable to the Authorized Officer
 - Term: Not to exceed 15 years plus construction term or such other term that is acceptable to the Authorized Officer
 - Source: CPC Mortgage Company or another entity acceptable to the Authorized Officer
 - Interest: 6.55% per annum or such other rate that is acceptable to the Authorized Officer
 - Security: First mortgage on the Property following conversion of bridge loan facility, and/or other security acceptable to the Authorized Officer
 2. Bridge Loan:
 - Amount: Not to exceed \$23,025,000, or such other amount acceptable to the Authorized Officer
 - Term: Approximately 36 months or such other term that is acceptable to the Authorized Officer
 - Source: JPMorgan Chase Bank or another entity acceptable to the Authorized Officer
 - Interest: Not to exceed one month term SOFR plus 225 basis points or such other rate that is acceptable to the Authorized Officer
 - Security: First mortgage on the Property, to be replaced with senior loan facility upon construction completion, and/or other security acceptable to the Authorized Officer

3. Low-Income Housing Tax Credits ("LIHTC"):
 - Proceeds: Approximately \$20,719,934 or such other amount acceptable to the Authorized Officer
 - Source: To be derived from the syndication of \$2,300,000 (annually) LIHTC allocation by the City

4. Tax Increment Financing ("TIF") Funds:
 - Proceeds: Up to \$12,900,000 or such other amount acceptable to the Authorized Officer
 - Source: Incremental Taxes from Austin Commercial TIF Area

5. Energy Grant:
 - Amount: Approximately \$324,680 or such other amount acceptable to the Authorized Officer
 - Source: ComEd grant, or another source acceptable to the Authorized Officer,

6. GP Equity:
 - Amount: \$100