

EXHIBIT A

LOAN AND ADDITIONAL FINANCING TERMS

BORROWER: Lakeview Landing LP, an Illinois limited partnership (the "Borrower"); the sole general partner of which is Lakeview Landing GP LLC, an Illinois limited liability company (the "General Partner") and the managing member of the General Partner is OTR Lakeview Landing, LLC, an Illinois limited liability company, which is solely owned by Over the Rainbow Association ("OTR"). Lake View Lutheran Housing, LLC, which is solely owned by the Church Sponsor, is the non-managing member of the General Partner.

PROJECT: The project shall consist of a six-story elevator building including 37 one-bedroom, fully accessible units which shall be for rental to persons and families of extremely low-income (30% AMI). All the units will be subsidized with project-based vouchers. The Borrower shall set aside 5% of the units (2 units) as Permanent Supportive Housing units for persons on the Continuum of Care waiting list.

LOAN:

Source:	Multi-Family Program Funds, and/or proceeds from the STSC Bonds ("STSC Funds")
Amount:	Not to exceed \$5,810,000
Term:	Not to exceed 50 years
Interest:	Zero percent (0%) per annum or such other interest rate acceptable to the Authorized Officer
Security:	Non-recourse loan; mortgage junior to the Senior Mortgage (defined below)

Alternate Structures: If so determined by the Authorized Officer, any portion of the Multi-Family Program Funds and/or STSC Funds may be loaned or granted by the City of Chicago to OTR or an entity acceptable to the Authorized Officer for the purpose of making a capital contribution or loan of such funds to the Borrower.

ADDITIONAL FINANCING:

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| Amount: | Not to exceed \$14,000,000 |
| Term: | Not to exceed 48 months |
| Source: | Illinois Housing Development Authority ("IHDA"), as issuer of certain Illinois Housing Development Authority Multifamily Housing Revenue Bonds, Series 2023A (Lakeview Landing) or notes and the lender of the proceeds of sale of the multi-family housing revenue bonds or notes. |

- Security: Unsecured by mortgage; cash-collateralized with proceeds from the City Loan, the IHDA Loan and/or the Senior Loan – Construction Period or such other source acceptable to the Authorized Officer.
2. Amount: Not to exceed \$5,000,000
 Term: Not to exceed 48 months
 Source: IHDA, as issuer of certain Illinois Housing Development Authority Multifamily Housing Revenue Bonds, Series 2023B (Lakeview Landing) or notes (the “Series B Bonds”) and along with OTR, the lender of the proceeds of sale of the multi-family housing revenue bonds or notes.
- Security: Secured by a subordinate bond mortgage (“Subordinate Mortgage”) and evidenced by a subordinate note made by Borrower to IHDA and OTR (“Subordinate Note”) bearing interest at the long-term federal rate (“AFR”). At the redemption of the Series B Bonds, the Subordinate Note will be replaced by a seller note given by Borrower to OTR with the following terms and conditions and as described in Paragraph 6 below:
- Amount: Not to exceed \$5,000,000
 Term: Not to exceed 50 years
 Source: Seller Note
 Interest: Fixed, not to exceed the higher of eight percent or the long term applicable federal rate (“AFR”).
3. Amount: Approximately \$1,008,000 (the “Senior Loan - Permanent”)
 Term: Not to exceed 50 years
 Source: IHDA or such other entity as may be acceptable to the Authorized Officer
 Interest: Fixed; not to exceed nine percent (9%) per annum
 Security: Mortgage senior to the lien of the IHDA Mortgage (the Junior Loan) and the City Mortgage (the Second Junior Loan), and such other security as may be acceptable to the Authorized Officer.
4. Amount: Not to exceed \$13,000,000 (the “Senior Loan – Construction Period”)
 Term: Not to exceed 48 months
 Source: BMO Bank N.A. or such other entity as may be acceptable to the Authorized Officer
 Interest: Variable; initial rate at closing will not exceed ten percent (10%) per annum or such other rate as may be acceptable to the Authorized Officer
 Security: Mortgage senior (the “Senior Mortgage”) to the lien of the IHDA Mortgage (the Junior loan) and the City Mortgage (the Second Junior Loan), and such other security as may be acceptable to the Authorized Officer.

5. Amount: Not to exceed \$7,184,323 (the "Junior Loan")
 Term: Not to exceed 50 years
 Source: IHDA from Trust Fund, or other source acceptable to the Authorized Officer
 Interest: Fixed, not to exceed 0 percent (0%) per annum
 Security: Non-Recourse Mortgage junior to the lien of the Senior Mortgage (the Senior Loans) and such other security as may be acceptable to the Authorized Officer.

6. Amount: Not to exceed \$5,000,000 (the "Seller Loan")
 Term: Not to exceed 50 years
 Source: OTR or such other entity acceptable to the Authorized Officer
 Interest: Fixed, not to exceed the higher of eight percent (8%) per annum or AFR
 Security: Mortgage junior to the lien of the Senior Mortgage (the Senior Loans), IHDA Mortgage (the Junior Loan) and the City Mortgage (the "Second Junior Mortgage") and such other security as may be acceptable to the Authorized Officer. The Seller Loan is used to repay the Series B Bonds referenced in paragraph 2 above.

7. Amount: Not to exceed \$77,313 (the "First Sponsor Loan")
 Term: Not to exceed 50 years
 Source: OTR or such other entity acceptable to the Authorized Officer
 Interest: Fixed, not to exceed AFR per annum
 Security: Mortgage junior to the lien of the Senior Mortgage (the Senior Loan), the IHDA Mortgage (the Junior Loan) and the City Mortgage (Second Junior Mortgage) and such other security as may be acceptable to the Authorized Officer.

8. Amount: Not to exceed \$540,000 (the "Second Sponsor Loan")
 Term: Not to exceed 50 years
 Source: OTR or such other entity acceptable to the Authorized Officer from proceeds of a grant of STSC Funds from the City for the Permanent Supportive Housing units
 Interest: Fixed, not to exceed AFR per annum
 Security: Mortgage junior to the lien of the Senior Mortgage (the Senior Loan), the IHDA Mortgage (the Junior Loan) and the City Mortgage (Second Junior Mortgage) and such other security as may be acceptable to the Authorized Officer.

9. Low-Income Housing Tax Credit ("LIHTC")
 Proceeds: Approximately \$11,156,130 or such other amount to which the Authorized Officer may consent, to be provided by the LIHTC investor

to the Borrower, all or a portion of which may be paid in on a delayed basis, and used, among other purposes, to retire all or a portion of the Senior Loan – Construction Period

Source: To be derived from the syndication of approximately \$1,260,694 annual LIHTC from IHDA

10. Amount: \$100
Source: General Partner