



PCG
CAPITAL

Loan Fund

Participation Loans



Partners operates the CDFI industry's first loan participation network, which is aimed at addressing the needs of marginalized communities through affordable housing, community facilities and commercial real estate loans.

Economic Justice Partnership Fund (EJP Fund)



EJP Fund is an innovative off-balance sheet entity focused on economic justice by offering flexible capital to nonprofit CDFI loan funds that create access to fixed rate financing for their borrowers.

Special Products

Predevelopment



This loan product finances soft costs associated with predevelopment, aimed at nonprofits and mission-oriented for-profit developers, targeting developers of color.

Climate Justice



Partners has originated several sustainable loans, including solar financing.

New Markets Tax Credit (NMTC)



Partners deployed \$85MM in projects through the NMTC program. These projects focus on community facilities in highly distressed neighborhoods.

PARTICIPATION LOANS: AFFORDABLE HOUSING, COMMUNITY FACILITIES AND COMMERCIAL REAL ESTATE

Loan Type	Predevelopment	Acquisition	Bridge	Construction/Rehab	NMTC Leverage	Mini-Perm/Permanent
Geography	National					
Loan Amount*	Up to \$1,750,000					
Loan to Value**	Up to 90%					
Minimum DSCR**	N/A	1.1x, if applicable	N/A	N/A	1.1x	1.1x
Origination Fee	Negotiable. Typically 1.0% or greater					
Loan Term**	Up to 36 months				Up to 84 months	Up to 120 months
Rate	Negotiable. Typically fixed rate of 5.5% to 7%					
Amortization	Monthly or quarterly payments, interest only					Monthly or quarterly principal and interest payments, amortizing (typically up to 25 years)
Collateral	Required, based on availability and underwriting requirements					
Recourse / Guarantee	Full recourse, partial recourse considered, and guarantee as applicable					
Other Fees	As a participating lender, Partners does not charge application or legal fees					

*Partners participation loan amount typically not to exceed 50% of lead lender **The following items will be considered on a case-by-case basis: Loan to Value greater than 90%; Minimum DSCR less than 1.1x; and extended terms.



Partners

IMPACT FOR THE COMMON GOOD

**1201 15th St NW | Suite 200
Washington, DC 20005**

202.689.8935

www.pcgloanfund.org