

EXHIBIT A

LOAN AND ADDITIONAL FINANCING TERMS

BORROWER: 5853 N Broadway 9 LP, an Illinois limited partnership (the "9% Borrower"); the sole general partner of which is BRC Affiliate, Inc., an Illinois not-for-profit corporation (the "9% General Partner"), and others to be hereafter selected as the limited partners.

PROJECT: The Project shall consist of (i) the creation of the 5853 N Broadway Condominium pursuant to the Condominium Declaration upon the real property commonly known as 5853 North Broadway, Chicago, Illinois (the "Property"), (ii) the construction and development of the 9% Facility of the 5853 N Broadway Condominium, which is part of the eleven-story mixed use building that will be constructed on the Property, and (iii) the ownership by the 9% Borrower of the 9% Facility and such unit's undivided interests in the common elements of the 5853 N Broadway Condominium (collectively, the "9% Project"). More specifically, the 9% Facility consists of 33 one-bedroom, two-bedroom and three-bedroom residential units for rental to persons and families of low-income that will be located on floors 2 through 4 of the building.

(The 4% Facility of the 5853 N Broadway Condominium, which will contain 57 one-bedroom, two-bedroom and three-bedroom residential units for rental to persons and families of low-income, very low-income and extremely low-income, all of which will be located on floors 5 through 11 of the building, will be separately owned by 5853 N Broadway 4 LP. The 4% Facility of the 5853 N Broadway Condominium is not part of this 9% Project.)

LOAN:

Source:	Multi-Family Program Funds loaned by the City, or such other source acceptable to the Authorized Officer
Amount:	Approximately \$5,967,690, or such other amount acceptable to the Authorized Officer
Term:	44 years or such lesser term acceptable to the Authorized Officer
Interest:	Zero percent per annum or such other interest rate acceptable to the Authorized Officer
Security:	Non-recourse loan; junior mortgage on the 9% Facility (the "City Mortgage"); the Loan and City Mortgage will not be cross-collateralized or cross-defaulted with any separate financing for the 4% Project

ADDITIONAL FINANCING:

1. JPMORGAN CHASE BANK, N.A. CONSTRUCTION LOAN
Amount: \$14,800,000, or such other amount acceptable to the Authorized Officer

- Term: 36 months plus one optional 6-month extension, or such other term acceptable to the Authorized Officer
- Interest: Variable rate equal to one-month SOFR plus 2.35%, or such other rate acceptable to the Authorized Officer
- Security: Construction mortgage on the 9% Facility; and/or such other security acceptable to the Authorized Officer
2. Amount: \$1,462,560 or such other amount to which the Authorized Officer may consent (the "Seller Note")
- Term: 40 years plus the construction loan period, or such other term acceptable to the Authorized Officer
- Source: Bickerdike or other source acceptable to the Authorized Officer
- Interest: Long Term Applicable Federal Rate as of the closing date, or such interest rate acceptable to the Authorized Officer
- Security: Recourse Mortgage junior to the lien of the City Mortgage (the "Junior Mortgage") and such other security as may be acceptable to the Authorized Officer
3. Low-Income
Housing Tax
Credit ("LIHTC")
Proceeds: Approximately \$20,760,424 or such other amount to which the Authorized Officer may consent
- Source: To be derived from the syndication of low-income housing tax credits allocated by the City
4. Amount: \$100, or such other amount acceptable to the Authorized Officer
- Source: 9% General Partner