

EXHIBIT A

BORROWER:	Abrams Intergenerational Village, LP, an Illinois limited partnership (the "Borrower") of which 5300 Calumet Senior Apartments, GP, LLC, an Illinois limited liability company (the "General Partner"), is the sole general partner, which is comprised of TRC 5300 S. Calumet, LLC, an Illinois limited liability company, whose sole member is The Renaissance Collaborative, Inc., an Illinois not-for-profit corporation (the "Renaissance Collaborative"), along with other members as limited partners		
PROJECT:	Acquisition and construction of a building located generally at 5300-5318 South Calumet Avenue (the "Property") and development of approximately 71 supportive dwelling units contained therein as studio, one-, two- and three-bedroom units for low- and moderate-income seniors and families to be known as the Abrams Intergenerational Village		
LOAN:	Source:	Multi-Family Program Funds	
	Amount:	Not to exceed \$3,250,000	
	Term:	30 years plus the construction period or another term acceptable to the Authorized DOH Officer	
	Interest:	Zero percent per annum or another rate acceptable to the Authorized DOH Officer	
	Security:	Non-recourse loan; mortgage on the Property ("City Loan Mortgage")	
TIF GRANT	Source:	The City's tax increment financing funds from available incremental taxes from the Area	
	Amount:	Not to exceed \$13,000,000	
	Security:	Recapture Mortgage on the Property (the "City TIF Mortgage," and collectively with the City Loan Mortgage, the "City Mortgages")	

ADDITIONAL FINANCING:

1. CONSTRUCTION BRIDGE LOAN

Amount:	\$22,612,387 or another amount acceptable to the Authorized DOH Officer
Term:	24 months or another term acceptable to the Authorized DOH Officer
Source:	BMO Bank N.A.

Interest: 6.34 percent per annum, or another rate acceptable to the Authorized DOH Officer

Security: Mortgage on the Property senior to the lien of the City Mortgages, or other security acceptable to the Authorized DOH Officer

2. CONSTRUCTION LOAN

Amount: \$2,800,000 or another amount acceptable to the Authorized DOH Officer

Term: 17 years plus the construction period or another term acceptable to the Authorized DOH Officer

Source: NeighborWorks Capital, or another source acceptable to the Authorized Officer

Interest: 6.7 percent per annum, or another interest rate acceptable to the Authorized DOH Officer

Security: Mortgage on the Property senior to the lien of the City Mortgages, or other security acceptable to the Authorized DOH Officer

3. TIF SPONSOR LOAN

Amount: Not to exceed \$13,000,000 or another amount acceptable to the Authorized DOH Officer

Term: 30 years plus the construction period or another term acceptable to the Authorized DOH Officer

Interest: Zero percent per annum, or another rate acceptable to the Authorized DOH Officer

Source: Renaissance Collaborative or another source acceptable to the Authorized DOH Officer

Security: Mortgage on the Property junior to the lien of the City Mortgages, or other security acceptable to the Authorized DOH Officer

4. IHDA LOAN

Amount: \$3,450,000 or another amount acceptable to the Authorized DOH Officer

Term: 30 years plus the construction period or another term acceptable to the Authorized DOH Officer

Source: Illinois Housing Development Authority ("IHDA") or another source acceptable to the Authorized DOH Officer

Interest: Zero percent per annum, or another rate or rates acceptable to the Authorized DOH Officer

Security: Mortgage on the Property junior to the lien of the City Mortgages, or other security acceptable to the Authorized DOH Officer

5. FEDERAL HOME LOAN BANK AHP GRANT/SPONSOR LOAN

Amount: \$975,000 or another amount acceptable to the Authorized DOH Officer

Source: Renaissance Collaborative, from the proceeds of a grant from the Federal Home Loan Bank Program or another source acceptable to the Authorized DOH Officer

Term: 30 years plus the construction period, or such other term acceptable to the Authorized DOH Officer

Interest: Zero percent per annum, or another interest rate acceptable to the Authorized DOH Officer

Security: Mortgage on the Property junior to the lien of the City Mortgages, or other security acceptable to the Authorized DOH Officer

6. COMED GRANT PROCEEDS LOAN*

Proceeds: \$185,981 or such other amount acceptable to the Authorized DOH Officer

Source: Renaissance Collaborative, from the proceeds of a grant funded by the ComEd Energy Efficiency Program or another source acceptable to the Authorized DOH Officer

Term: 30 years plus construction period or such other term acceptable to the Authorized DOH Officer

Interest: Zero percent per annum, or another rate acceptable to the Authorized DOH Officer

Security: Mortgage on the Property junior to the lien of the City Mortgages, or other security acceptable to the Authorized DOH Officer

7. ETOD GRANT PROCEEDS LOAN*

Proceeds: \$150,000 or such other amount acceptable to the Authorized DOH Officer

Source: Renaissance Collaborative, from the proceeds of a grant funded by the City or another source acceptable to the Authorized DOH Officer

Term: 30 years plus construction period or such other term acceptable to the Authorized DOH Officer

Interest: Zero percent per annum, or another rate acceptable to the Authorized DOH Officer

Security: Mortgage on the Property junior to the lien of the City Mortgages, or other security acceptable to the Authorized DOH Officer

8. DONATION TAX CREDITS (DTCs) PROCEEDS LOAN*

Proceeds: \$988,750 or such other amount acceptable to the Authorized DOH Officer

Source: Renaissance Collaborative, derived from the proceeds of the sale of DTCs allocated by IHDA or another source acceptable to the Authorized DOH Officer

Term: 30 years plus construction period or such other term acceptable to the Authorized DOH Officer

Interest: Zero percent per annum, or another rate acceptable to the Authorized DOH Officer

Security: Mortgage on the Property junior to the lien of the City Mortgages, or other security acceptable to the Authorized DOH Officer

9. SPONSOR LOAN (DONATED CASH)*

Amount: \$1,678,521 or another amount acceptable to the Authorized DOH Officer

Term: 30 years plus the construction period or another term acceptable to the Authorized DOH Officer

Source: Renaissance Collaborative, cash donations to Renaissance Collaborative or another source acceptable to the Authorized DOH Officer

Interest: Zero percent per annum, or another rate or rates acceptable to the Authorized DOH Officer

Security: Mortgage on the Property junior to the lien of the City Mortgages, or other security acceptable to the Authorized DOH Officer

*The ComEd Grant Proceeds Loan, ETOD Grant Proceeds Loan, Donation Tax Credit (DTCs) Proceeds Loan, and the Sponsor Loan (Donated Cash) may be combined and may be documented as either a single loan or as multiple loans.

10. SELLER LOAN

Amount: \$687,000 or another amount acceptable to the Authorized DOH Officer

Term: 30 years plus the construction period or another term acceptable to the Authorized DOH Officer

Interest: Zero percent per annum or another rate acceptable to the Authorized DOH Officer

Source: Renaissance Collaborative, generated from the sale of the Property

Interest: Zero percent per annum, or another rate or rates acceptable to the Authorized DOH Officer

Security: Mortgage on the Property junior to the lien of the City Mortgages, or other security acceptable to the Authorized DOH Officer

Alternative Structure: Renaissance Collaborative may contribute these funds to the Borrower as a capital contribution instead of making a secured loan to the Borrower if acceptable to the Authorized DOH Officer

11. LOW-INCOME HOUSING TAX CREDITS (LIHTC) PROCEEDS

Amount: \$12,822,435 or such other amount as may be acceptable to the Authorized DOH Officer, all or a portion of which may be paid in on a delayed basis

Source: To be derived from the syndication of the LIHTCs allocated by IHDA or another source acceptable to the Authorized DOH Officer

12. GENERAL PARTNER CAPITAL CONTRIBUTION

Amount: \$100, or such other amount acceptable to the Authorized DOH Officer

Source: General Partner