

## EXHIBIT A

### LOAN AND ADDITIONAL FINANCING TERMS

**BORROWER:** TCB Humboldt 9 LLC, an Illinois limited liability company, with TCB Humboldt 9 MM, LLC, an Illinois limited liability company (of which The Community Builders, Inc., a Massachusetts non-profit corporation, is the managing member).

**PROJECT:** The 9% Project shall consist of (i) the creation of the Humboldt Elementary Condominiums pursuant to the Condominium Declaration upon the real property located generally at 1417 North Talman Avenue/2620 West Hirsch Street, Chicago, Illinois, (ii) the construction and development of Unit 1 of the Humboldt Elementary Condominiums, which is part of the four-story mixed use building that will be rehabilitated, and which will contain residential units for rental to persons and families of very low-income and extremely low-income, and (iii) the ownership by the 9% Borrower of Unit 1 and its' undivided interests in the common elements of the Humboldt Elementary Condominium.

(Unit 2 of the Humboldt Elementary Condominium, which will also contain residential rental units, and Unit 3 of the Humboldt Elementary Condominium, which will contain approximately 3244 square feet of commercial retail space on the first floor of the building, will be separately owned by TCB Humboldt 4 LLC, an Illinois limited liability company. Units 2 and 3 of the Humboldt Elementary Condominium are not part of this 9% Project; but are part of the Project.)

### LOANS:

#### 1. Senior Permanent Loan

**Source:** Multi-Family Program Funds  
**Amount:** Approximately \$1,826,242 (and in any case an amount not to exceed \$9,352,212 for the 9% Project and the 4% Project combined)  
**Term:** 50 years after conversion to permanent or such other term acceptable to the DOH Officer.  
**Interest:** Two and three quarters percent (2.75%) per annum or such other interest rate acceptable to the DOH Officer  
**Security:** Non-recourse loan; mortgage on Unit 1 of the 9% Project (including the undivided interests in the common elements) that is senior to the lien of the Junior Mortgage (the "Senior Permanent Mortgage"). The Loan will not be cross-collateralized or cross-defaulted with any separate financing for Units 2 and 3

#### 2. Junior Permanent Loan

**Source:** DOH from HED Bond Funds  
**Amount:** Approximately \$2,830,405 during the construction and permanent period or such other amount to which the DOH Officer may consent.

Term: 50 years after conversion to permanent or such other term acceptable to the DOH Officer.

Interest: Two and three quarters percent (2.75%) per annum or such other interest rate acceptable to the DOH Officer

Security: Non-recourse loan; mortgage on Unit 1 of the 9% Project (including the undivided interests in the common elements) that is junior to the Senior Permanent Mortgage (the "Junior Mortgage"). This loan will not be cross-collateralized or cross-defaulted with any separate financing for Units 2 and 3

ADDITIONAL  
FINANCING:

**1. Senior Construction Loan**

Amount: \$15,320,000, during the construction period, or another amount acceptable to the DOH Officer

Term: 34 months (subject to the option for one (1) six-month extension) or another term acceptable to the DOH Officer

Source: Bank of America, a national banking association or another source acceptable to the DOH Officer

Interest: Daily SOFR plus 240 basis points or such other interest rate acceptable to the DOH Officer

Security: Mortgage on Unit 1 of the 9% Project (including the undivided interests in the common elements) senior to the liens of the Senior Permanent Mortgage and the Junior Mortgage (the "**Senior Construction Mortgage**").

**2. Low-Income Housing Tax Credits ("LIHTC")**

Proceeds: \$20,542,417 or such other amount to which the DOH Officer may consent, to be provided by the LIHTC investor to the 9% Borrower.

Source: To be derived from the syndication of approximately \$2,388,892 annual low-income housing tax credit allocation from DOH

**3. MANAGING MEMBER EQUITY**

Amount: \$100

Source: Managing Member