

Ordinance Exhibit A

BORROWER: UNAH Irving Park LP, an Illinois limited partnership and single purpose entity created for the purposes of owning the Project (the "Borrower"), the general partner of which is UNAH Irving Park GP LLC, an Illinois limited liability company (the "General Partner"), of which FCC UNAH GP LLC, an Illinois limited liability company is a member which holds a 75% ownership interest in the General Partner (the sole member of which is Full Circle Communities, Inc., an Illinois not-for-profit corporation ("FCC")) and of which VVNFP UNAH GP LLC, an Illinois limited liability company is a member which holds a 25% percent ownership interest in the General Partner (the sole member of which is Visionary Ventures NFP Corporation, an Illinois not-for-profit corporation)

PROJECT: Acquisition and construction of a seven-story elevator building located generally at 2909-2917 West Irving Park Road in Chicago, Illinois (the "Property") which will contain 45 affordable rental studios, one-, two- and three-bedroom units for households earning at or below 60 percent of the area median income, including a fitness center, community space, office space, bicycle space, tenant storage space, and parking space for 16 cars known as Jigzibik (the "Project").

DOH Assistance

Amount: Not to exceed \$9,995,484

Term: Approximately 32 years plus construction period, or another term acceptable to the Authorized DOH Officer

Source: Multi-Family Program Funds and/or proceeds of the 2024 GO/STSC Bonds

Interest: 0% or such interest rate as may be acceptable to the Authorized DOH Officer

Security: Mortgage on the Project, junior to the Senior Mortgage (as hereinafter defined) and Senior Permanent Mortgage (as hereinafter defined), and/or such other security acceptable to the Authorized DOH Officer ("City Mortgage")

ADDITIONAL FINANCING

1. SENIOR CONSTRUCTION LOAN

Amount: Approximately \$22,000,000, or another amount acceptable to the Authorized DOH Officer

Term: 24 months with an additional six month extension option, or another term acceptable to the Authorized DOH Officer

Source: CIBC Bank USA, or another source acceptable to the Authorized DOH Officer

Interest: Approximately 8% per annum or another rate acceptable to the Authorized DOH Officer

Security: Mortgage on the Project (the "Senior Mortgage") senior to the City Mortgage

2. SENIOR PERMANENT LOAN

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

Term: Approximately 15 years or another term acceptable to the Authorized DOH Officer

Source: Citibank, N.A., or another source acceptable to the Authorized DOH Officer

Interest: Approximately 8% per annum or another rate acceptable to the Authorized DOH Officer

Security: Mortgage on the Project (the "Senior Permanent Mortgage") senior to the City Mortgage (during construction, the Senior Permanent Loan will be secured by a delivery assurance mortgage senior to the City Mortgage, and at conversion, the Senior Permanent Loan will be secured by the Senior Permanent Mortgage senior to the City Mortgage)

3. LOW-INCOME HOUSING TAX CREDIT ("LIHTC") EQUITY

Proceeds: Approximately \$18,925,165 or such other amount 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 generated by the issuance of the \$2,114,544 LIHTC allocation by the City

4. ILLINOIS AFFORDABLE HOUSING TAX CREDITS SPONSOR LOAN/CONTRIBUTION

Amount: Approximately \$428,265 to be derived from the syndication of approximately \$465,000 in Illinois Affordable Housing Tax Credits allocated by the City or another source acceptable to the Authorized DOH Officer

Term: If applicable, 32 years plus construction period or another term acceptable to the Authorized DOH Officer

Source: Such proceeds to be contributed as capital to the Borrower or loaned to the Borrower by FCC, or another source acceptable to the Authorized DOH Officer

Interest: Approximately 5 percent per annum, or another rate or rates acceptable to the Authorized DOH Officer

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

5. ComEd Grant Proceeds Sponsor Loan

Proceeds: Approximately \$173,816 or such other amount acceptable to the Authorized DOH Officer

Source: FCC, from the proceeds of a grant funded by the ComEd Energy Efficiency Program or such other source acceptable to the Authorized DOH Officer.

Term: Approximately 32 years plus construction period or such other term acceptable to the Authorized DOH Officer

Interest: Approximately 5 percent per annum or another rate acceptable to the Authorized DOH Officer

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

6. FEDERAL HOME LOAN BANK AHP GRANT/SPONSOR LOAN/CONTRIBUTION

Amount: Approximately \$1,290,356 grant from Federal Home Loan Bank Program or another source acceptable to the Authorized DOH Officer, the proceeds of which FCC will contribute as capital to the Borrower or loan to the Borrower

Term: Approximately 32 years plus the construction period, or such other term acceptable to the Authorized DOH Officer

Interest: Approximately 5 percent per annum, or another interest rate acceptable to the Authorized DOH Officer

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

7. GENERAL PARTNER CAPITAL CONTRIBUTION

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

Source: General Partner