

EXHIBIT A

BORROWER: LeClaire Partners A-North JV LP, a Delaware limited partnership (the "Borrower"), of which LeClaire Partners A-North JV LLC, an Illinois limited liability company, is the sole general partner ("General Partner"), of which LeClaire Partners LLC, an Illinois limited liability company, is the managing member ("Managing Member"), 4400 S. Cicero LLC, an Illinois limited liability company is the member ("Member"), Cabrera Capital Partners, LLC, a Delaware limited liability company and The Habitat Company LLC, an Illinois limited liability company, are indirectly the owners of Managing Member. The Chicago Housing Authority ("CHA") is the sole member of Member.

PROJECT: 4% Project, as described in the Ordinance.

LOAN:

Source:	Multi-Family Program Funds
Amount:	Not to exceed \$9,500,000
Term:	40 years plus construction period, or such other term that is acceptable to the Authorized DOH Officer
Interest:	Zero percent per annum, or another rate acceptable to the Authorized DOH Officer
Security:	Non-recourse loan; junior mortgage on the Leasehold Estate(s) related to the 4% Project ("City Mortgage 1")

LOAN:

Source:	Available incremental taxes from the Area pursuant to the terms and conditions of the Redevelopment Agreement
Amount:	Not to exceed \$5,500,000
Term:	40 years plus construction period, or such other term that is 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 Leasehold Estate(s) related to the 4% Project junior to the Senior Mortgage (as defined below) and the City Mortgage 1 (the "City TIF Mortgage," and collectively with the City Mortgage 1, the "City Mortgages")

ADDITIONAL FINANCING:

1. Senior Loan

Construction Period:

Amount: \$44,000,000 or such other amount acceptable to the Authorized DOH Officer, during the construction period.

Source: Bank of America, National Association, or such other lender acceptable to the Authorized DOH Officer, to be funded through the issuance of one or more multi-family housing revenue bonds or notes (the "Notes") issued by the Illinois Housing Development Authority ("IHDA"), or another source acceptable to the Authorized DOH Officer

Term: 30 months plus a 6-month extension during the construction period or such other

term that is acceptable to the Authorized DOH Officer
Interest: 30-day Secured Overnight Financing Rate ("SOFR") plus 260 basis points per annum or such other rate acceptable to the Authorized DOH Officer
Security: A mortgage lien on the Leasehold Estate(s) related to the 4% Project (the "Senior Construction Mortgage") senior to the City Mortgages

Permanent Period:

Amount: \$7,000,000 or such other amount acceptable to the Authorized DOH Officer, during the permanent period
Source: Cedar Rapids Bank and Trust Company, or another source acceptable to the Authorized DOH Officer
Term: 18 years following the conversion of the Senior Construction Loan to permanent financing or such other term that is acceptable to the Authorized DOH Officer
Interest: Average SOFR + 1.60%, which variable rate is synthetically fixed to be an amount up to eight percent per annum or such other rate acceptable to the Authorized DOH Officer
Security: A mortgage lien on the Leasehold Estate(s) related to the 4% Project (the "Senior Permanent Mortgage", and collectively with the Senior Construction Mortgage, the "Senior Mortgage") junior to the lien of the Senior Construction Mortgage and senior to the City Mortgages

2. Chicago Housing Authority Loan

Amount: \$24,514,782 or such other amount acceptable to the Authorized DOH Officer
Term: 40 years plus construction period, or such other term that is acceptable to the Authorized DOH Officer
Source: CHA funds, or another source acceptable to the Authorized DOH Officer
Interest: Such rate acceptable to CHA and the Authorized DOH Officer
Security: A mortgage lien on the Leasehold Estate(s) related to the 4% Project junior to the Senior Mortgage and senior to the City Mortgages or as otherwise acceptable to the Authorized DOH Officer.

3. Illinois Affordable Housing Tax Credit ("IAHTC") Proceeds Loan

Amount: \$1,255,766 or such other amount acceptable to the Authorized DOH Officer
Source: CHA, derived from the sale by CHA, of IAHTCs issued by IHDA, or another source acceptable to the Authorized DOH Officer
Term: 40 years plus construction period, or such other term that is acceptable to the Authorized DOH Officer
Interest: Such rate acceptable to CHA and the Authorized DOH Officer.
Security: A mortgage lien on the Leasehold Estate(s) related to the 4% Project junior to the Senior Mortgage and the City Mortgages or as otherwise acceptable to the Authorized DOH Officer

4. Seller Loan

Amount: \$2,760,000 or such other amount acceptable to the Authorized DOH Officer
Source: CHA CSC, obtaining a leasehold interest in the Leasehold Estate(s) from CHA
Term: 40 years plus construction period, or such other term that is acceptable to the Authorized DOH Officer
Interest: Such rate acceptable to CHA CSC and the Authorized DOH Officer

Security: A mortgage lien on the Leasehold Estate(s) related to the 4% Project junior to the Senior Mortgage, the CHA Mortgage and City Mortgages or, as otherwise acceptable to the Authorized DOH Officer

5. Illinois Department of Commerce and Economic Opportunity Grant Proceeds Loan

Amount: \$712,500 or such other amount acceptable to the Authorized DOH Officer

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

Term: If applicable, 42 years plus construction or such other term that is acceptable to the Authorized DOH Officer

Interest: If applicable, zero percent per annum or such other rate acceptable to the Authorized DOH Officer

Security: If applicable, a mortgage lien on the Leasehold Estate(s) related to the 4% Project junior to the Senior Mortgage and the City Mortgages, or otherwise acceptable to the Authorized DOH Officer

6. Low-Income Housing Tax Credit ("LIHTC") Proceeds

Amount: \$33,722,564 or such amount as may be acceptable to the Authorized DOH Officer, all or a portion of which may be paid on a delayed basis

Source: To be derived from the syndication of the LIHTCs generated by issuance of the Notes

7. General Partner Equity

Amount: \$100 or such amount as may be acceptable to the Authorized DOH Officer

Source: General Partner