

EXHIBIT A

LOAN AND ADDITIONAL FINANCING TERMS

BORROWER: 3959 Lincoln 4, LLC, an Illinois limited liability company, with 3959 Lincoln 4 Manager, LLC, an Illinois limited liability company (of which Brinshore Development L.L.C., an Illinois limited liability company, is the managing member, and Apna Ghar, Inc., an Illinois not-for-profit corporation, or AG 3959 Lincoln 4, LLC, an Illinois limited liability company, a wholly-owned subsidiary thereof, is a member), as the managing member.

PROJECT: The Project shall consist of (i) the creation of the 3959 Lincoln Condominium pursuant to the Condominium Declaration upon the real property commonly known as 3959 North Lincoln Avenue, Chicago, Illinois, (ii) the construction and development of Unit 2 of the 3959 Lincoln Condominium, which is part of the five-story mixed use building that will be rehabilitated with a new construction addition on the Property, and (iii) the ownership by the 4% Borrower of Unit 2 and that unit's undivided interests in the common elements of the 3959 Lincoln Condominium. More specifically, Unit 2 consists of approximately 44 residential units for rental to persons and families of very low-income and extremely low-income that will be located on floors 3 through 5 of the building.

(Unit 1 of the 3959 Lincoln Condominium, which will contain approximately 20 residential units for rental to persons and families of very low-income and extremely low-income on floors 2 through 3 of the building and Unit 3 of the 3959 Lincoln Condominium, which will contain approximately 3,852 square feet of commercial retail space on the first floor of the building, will be separately owned by 3959 Lincoln 9, LLC, an Illinois limited liability company. Unit 1 and Unit 3 of the 3959 Lincoln Condominium are not part of this 4% Project.)

LOAN:	Source:	Multi-Family Program Funds
	Amount:	Approximately \$11,007,814 (and in any case an amount not to exceed \$11,365,000 for 4% Project and the 9% Project combined)
	Term:	32 years or such other term acceptable to the DOH Officer
	Interest:	Zero percent (0%) per annum or such other interest rate acceptable to the DOH Officer
	Security:	Non-recourse loan; mortgage on Unit 2 of the 4% Project (including the undivided interests in the common elements) that is junior to the Senior Mortgage (the "City Mortgage"); the Loan and City Mortgage will not be cross-collateralized or cross-defaulted with any separate financing for Unit 1 and/or Unit 3

**ADDITIONAL
FINANCING:**

1. Conduit Loan

Amount: \$11,365,000 or such other amount to which the DOH Officer may consent
Term: 30 months (subject to one (1) six-month extension) or such other term acceptable to the DOH Officer
Source: Illinois Housing Development Authority ("IHDA"), as issuer of certain multi-family housing revenue bonds or notes and the lender of the proceeds of sale of the multi-family housing revenue bonds or notes
Interest: 6.83% or such other interest rate acceptable to the DOH Officer
Security: Unsecured by mortgage; cash-collateralized with proceeds from the Senior Construction Loan.

2. Senior Construction Loan

Amount: \$21,920,000, during the construction period, or another amount acceptable to the DOH Officer ("Senior Construction Loan").
Term: 30 months (subject to one (1) six-month extension) or another term acceptable to the DOH Officer
Source: Capital One, National Association or another source acceptable to the DOH Officer
Interest: 6.83% or such other interest rate acceptable to the DOH Officer
Security: Mortgage on Unit 2 of the 4% Project (including the undivided interests in the common elements) senior to the lien of the City Mortgage (the "Senior Construction Mortgage").

3. Senior Permanent Loan

Amount: \$8,690,000, during the permanent period, or such other amount to which the DOH Officer may consent.
Term: 17 years or such other term acceptable to the DOH Officer
Source: Cedar Rapids Bank and Trust or such other entity as may be acceptable to the DOH Officer
Interest: 6.69% or an interest rate acceptable to the DOH Officer
Security: Mortgage on Unit 2 of the 4% Project (including the undivided interests in the common elements) senior to the lien of the City Mortgage (the "Senior Permanent Mortgage" and collectively, with the Senior Construction Mortgage, the "Senior Mortgage").

4. Sponsor Loan

Amount: \$1,122,375 or such other amount to which the DOH Officer may consent
Term: 32 years or such other term acceptable to the DOH Officer
Source: Apna Ghar, Inc., to be derived from the syndication of Illinois Affordable Housing Tax Credits, or other source acceptable to the DOH Officer
Interest: Zero percent (0%) percent per annum or such interest rate acceptable to the DOH Officer

Security: Non-recourse mortgage on Unit 2 of the 4% Project (including the undivided interests in the common elements) junior to the lien of the City Mortgage

5. Seller Note

Amount: \$1,687,820 or such other amount to which the DOH Officer may consent
Term: 32 years or such other term acceptable to the DOH Officer
Source: Apna Ghar, Inc., or other source acceptable to the DOH Officer
Interest: Per annum interest at the Applicable Federal Rate ("AFR") or such interest rate acceptable to the DOH Officer
Security: Non-recourse mortgage on Unit 2 of the 4% Project (including the undivided interests in the common elements) junior to the lien of the City Mortgage

6. Low-Income Housing Tax Credits ("LIHTC")

Proceeds: \$17,598,072 or such other amount to which the DOH Officer may consent, to be provided by the LIHTC investor to the 4% Borrower.
Source: To be derived from the syndication of approximately \$1,882,335 annual low-income housing tax credit allocation from IHDA

7. MANAGING MEMBER EQUITY

Amount: \$100
Source: 4% Managing Member