NeighborWorks® CAPITAL

Enterprise Growth Loans

Uses	Capital to finance the start-up and growth phases of new lines of business and expanding the geographic reach of current business lines, especially for early period costs of new real estate developments
Loan amount	Up to $2MM, larger loan amounts available with participants.
Loan term	3 to 5 years Loans may be term or revolving – please talk to your Loan Officer
Interest rate	Please call us for current fixed rates
Collateral/security	Loans up to $2,000,000 can be unsecured Amounts greater than $2,000,000 can be secured by pledged cash (50% of advanced funds); real property; pledges of developer fees; UCC filings on specific asset; ownership interests; grant funds
Repayment source	Corporate cash flow from existing, new, or expanded lines of business
Fees	Application Fee - $1,000 Origination Fee - 1.00% to 1.50% of loan amount
Other required documents	Business plan, 5 to 7-year cash flow projections Appraisals and environmental assessments for real property collateral

> *As we realized we needed access to predevelopment capital, we thought a CDFI would support our goals for growth. As we increase production, our demands for such resources is becoming greater. We need to expand our sources of predevelopment capital, and NeighborWorks Capital has been wonderfully responsive in providing what we need."*
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> **Holly Wunder Stiles,** Director of Housing Development, Mutual Housing California

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