



LISC offers flexible financing products for a variety of project types. Financing is tailored to specific project needs, to the extent practical. The following terms are offered as general guidelines:

Eligible Projects:

- Multi-Family Housing
- Single-Family Housing
- Mixed Use Projects
- Community Facilities
- Educational Facilities
- Child Care Centers
- Industrial Facilities

Maximum Loan Amount:

- Maximum loan amount is \$2 million per transaction

Interest Rates (effective 1/1/07-6/30/07):

- Short-term (up to 36 months):
 - Up to \$1 million: 6.75%
 - Over \$1 million: 7.00%
- Long-term (36 months to seven years) financings:
 - Up to \$1 million: 7.25%
 - Over \$1 million: 7.50%

Fees

- Closing fee up to 150 basis points
- Legal fees (vary by project)

Loan Products:

- Predevelopment Loans
- Acquisition Loans
- Bridge Loans
- Construction Loans
- Mini-Permanent Loans
- Working Capital Lines of Credit

Loan Terms

- Up to 2 years for predevelopment loans and lines of credit
- Up to 36 months for acquisition/construction
- Up to 7 years for mini-permanent loans

Security/Collateral

- Loans are generally secured by a deed of trust
- Loans are generally full recourse to the project sponsor

For More Information:

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