



PLG Lending Parameters

LOAN SIZE:	\$250,000 to \$20 million.
LENDING FOOTPRINT:	PLG will lend wherever PACE is available.
LOAN TERM:	Generally 20-30 years, subject to state specific term limits.
LOAN TO VALUE:	Generally not to exceed 30% of appraised value.
PRICING:	Fixed rate for the term of the loan. Loans quoted over the Treasury index and quoted on a deal-by-deal basis.
AMORTIZATION:	Self-amortizing.
PROPERTY TYPES:	<u>Traditional:</u> Office, industrial, retail, hospitality, multifamily and manufacturing. <u>Specialty Use:</u> Senior living, mobile home communities, parking, agriculture, theaters, data centers, auto dealerships, educational, not-for-profit and more.
ELIGIBLE IMPROVEMENTS:	Energy efficacy, renewables, energy storage, water conservation, seismic (subject to state eligibility).
RECOURSE:	Non-recourse.
PREPAYMENT:	No lockout, defeasance or yield maintenance. PACE loans are pre-payable at any time subject to a tiered pre-payment fee.
LENDER CONSENT:	Mortgage lender consent required prior to closing.