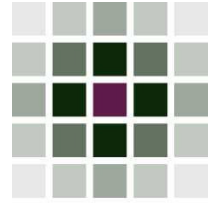


New Market Tax Credit Financing for Commercial Real Estate



PHOENIX
COMMUNITY
DEVELOPMENT
& INVESTMENT
CORPORATION

The Phoenix Community Development and Investment Corporation (PCDIC) is seeking projects for our New Market Tax Credit Loan Program (NMTC) pipeline. Projects that meet Program requirements will be eligible for the following benefits:

- **Below market interest rate**
- **Higher loan to value or cost up to 80%**
- **Up to one year interest-only construction loans**
- **7 year mini perm loans and/or P & I loans (25 year amortization for P & I loans)**
- **Also equipment and working capital will be considered**
- **Potential principal reduction via put option after 7 year term subject to compliance with the negotiated Community Impact Plan (CIP). The CIP must document how the project will benefit the low income communities. See PCDIC for additional information.**

To qualify for this financing opportunity, PCDIC is willing to negotiate favorable loan terms to customers who can meet the following Program requirements:

1. Qualified projects must be located in [distressed NMTCs census tracts within Maricopa County](#) or serve a low-income targeted population. PCDIC can help you determine if your project qualifies under either of these statutory requirements.
2. Targeted industries may include
 - Owner occupied small businesses (No start-ups)
 - Office space
 - Non-profits
 - Healthcare
 - Industrial/Manufacturing
 - Education
 - Neighborhood retail development

The goal is to encourage private sector investment in neighborhood revitalization and stabilization in low- to-moderate-income communities in Phoenix and Maricopa County.

For more information, please visit www.PhoenixNewMarkets.com or contact:

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