

Summary of Loans and Grants for CLN
as of 9/30/06 Updated 8/1/07

| CLN Ref. # | Lender/Grantor | Date | Type | Loan Amt. | Grant Amt. | Terms | Notes on Sale/Transfer | Notes on forgivability | Additional Notes |
|------------|--|---------|------------|------------|------------|---|---|--|--|
| | PELHAM HOUSE: 45 Pelham Street | | | | | | | | |
| PEL #1 | Newton Community Development Authority: Newton Housing Rehabilitation Fund Program | 3/5/04 | Loan | \$ 39,553 | \$ - | 3% interest; 30 years. Maturity 5/1/34. | Note becomes due and payable upon transfer or change in ownership; right to prepay without penalties | Entire balance becomes due if property is no longer used for its intended purpose. Balance \$36,593 owed 8/07. | PEL #1. Constuction loan. Monthly payment \$166.76. #L03-07-0561 |
| PEL #2 | Newton Community Development Authority: Newton Housing Rehabilitation Fund Program | 5/1/04 | Loan | \$ 18,469 | \$ - | 1% interest; 30 years. Maturity 5/1/34. | Note becomes due and payable upon transfer or change in ownership; right to prepay without penalties | Entire balance becomes due if property is no longer used for its intended purpose. Balance \$16,665 owed 8/07. | PEL #2. Lead removal. Monthly payments \$59.40. #L03-07-0562 |
| PEL #3 | Newton Community Development Authority: Newton Housing Rehabilitation Fund Program | 4/1/05 | Loan | \$ 416,333 | \$ - | 3% interest; 30 years. Maturity 5/1/35. | Note becomes due and payable upon transfer or change in ownership; right to prepay without penalties | Balance \$395,817 owed 8/07. | PEL #3. Monthly mortgage payment of \$1,698.36. L05-03-0570 |
| PEL #4 | Newton Community Development Authority: Newton Housing Rehabilitation Fund Program | 1/1/06 | Loan | \$ 105,000 | \$ - | 0% interest; 30 years. Maturity 1/1/36. | Note becomes due and payable upon transfer or change in ownership; right to prepay without penalties | Balance \$99,750 owed 8/07. | PEL #4. Monthly payment \$291.66. #L05-06-0573 |
| PEL #5 | Citizens Bank of Massachusetts | 2/10/05 | Loan | \$ 178,428 | \$ - | 5.5% Interest; 25 years | Must get Lender's prior written consent | \$175,051 balance owed 8/07. | PEL #5. Monthly payment \$1,128.50. Began 10/2005 |
| PEL #6 | MassHousing/DHCD: Affordable Housing Trust Fund | 2/10/05 | Loan/Grant | \$ - | \$ 240,778 | 0% interest; 30 years. 100% is <50% AML. Maturity 2035. | Must get Lender's prior written consent; must give Lender right of first refusal to purchase the property | | PEL #6. Extension can be requested 2034. #04-158-N |
| PEL #7 | Community Economic Development Assitance Corporation (DHCD) HIF | 2/10/05 | Loan/Grant | \$ - | \$ 750,000 | 0% Interest; 20 years Maturity 2/10/25. | Must get Lender's prior written consent | Amendment Feb 2006 interest reduced from 5% to 0%. | PEL #7. Can be extended up to 10 yrs each. |
| PEL #8 | Newton Community Development Authority: U.S. DHCD Community Development Block Grant (CDGB) | 9/19/03 | Loan/Grant | \$ - | \$ 550,000 | 7% Interest. Maturity 50 years from completion. | None, but if property is conveyed, affordability covenants remain. | Forgiven if affordability met for not less than 50 yrs. | PEL #8. Deferred until 2053. #N0433. |
| PEL #9 | Newton Community Development Authority: U.S. DHCD Community Development Block Grant (CDGB) | 2/10/05 | Loan/Grant | \$ - | \$ 100,000 | 0% interest; 50 years. 100% <50% AML. | Must notify CDBG 90 days in advance of sale with request for approval | Forgivable at end of term if all terms and conditions met.?? Confirm | PEL #9. Deferred until 2055. #N0538 |
| PEL #10 | City of Newton: Community Preservation Funding | 3/5/04 | Loan/Grant | \$ - | \$ 211,936 | 0% Interest, 30 years?? | | Deferred forgivable if permanently affordable. | PEL #10. Constuction loan exterior renovations. Note is missing from files. Contract L-3983. |
| PEL #11 | City of Newton: Community Preservation Funding | 2/10/05 | Loan/Grant | \$ - | \$ 100,000 | 0% interest, 30 years?? | | Deferred forgivable if permanently affordable. | PEL #11. Constuction loan; the Note is missing from files. CPA-0317 |
| PEL #12 | Newton Community Development Authority: Newton Housing Rehabilitation Fund Program | 3/5/04 | Grant | \$ - | \$ 3,850 | 10-year term | None | Lien placed on property at execution; the lien is forgiven 10% each year for ten years | PEL #12. Asbestos removal grant |

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| PEL #13 | Newton Community Development Authority: Newton Housing Rehabilitation Fund Program | 3/5/04 | Grant | \$ - | \$ 55,406 | 10-year term | None | Lien placed on property at execution; the lien is forgiven 10% each year for ten years | PEL #13. Lead abatement grant. |
| PEL #14 | Newton Community Development Authority: Newton Housing Rehabilitation Fund Program | 2/10/05 | Grant | \$ - | \$ 4,950 | 10-year term | None | Lien placed on property at execution; the lien is forgiven 10% each year for ten years | PEL #14. Asbestos removal grant. |
| PEL #15 | Newton Community Development Authority: Newton Housing Rehabilitation Fund Program | 2/10/05 | Grant | \$ - | \$ 3,150 | 10-year term | None | Lien placed on property at execution; the lien is forgiven 10% each year for ten years | PEL #15. Lead abatement grant. |
| PEL #16 | Newton Community Development Authority: Newton Housing Rehabilitation Fund Program | 2/10/05 | Grant | \$ - | \$ 77,104 | 10-year term | None | Lien placed on property at execution; the lien is forgiven 10% each year for ten years | PEL #16. Handicapped access grant. |
| PEL #17 | Newton Community Development Authority: Newton Housing Rehabilitation Fund Program | 7/14/05 | Grant | \$ - | \$ 22,896 | 5-year term | None | Lien placed on property at execution; the lien is forgiven 20% each year for five years | PEL #17. Handicapped access grant. |
| PEL #18 | Newton Community Development Authority: HOME Program | 11/17/05 | Grant | \$ - | \$ 17,535 | Grant of \$3,507 per month for 5 months | | To cover delay of Section 8 payments, 5yr lien. | PEL #18. |
| PEL #19 | Newton Community Development Authority: Newton Housing Rehabilitation Fund Program | 11//05 | Grant | \$ - | \$ 22,411 | 5-year term | None | Lien placed on property at execution; the lien is forgiven 20% each year for five years | PEL #19. No rent increase for 2 years. |
| | HAP Contract (Section 8) | 3/1/06 | Rental subsidy | | | 3 studios, 10 year term | Needs new owner approval | | If funding available can be extended. |
| | | | | \$ 767,783 | \$ 2,160,016 | | | | |