

Community Bank Specialists



Northland Networks places commercial loans for real estate, equipment financing, and other types of projects, both privately and through loan syndications. At the heart of Northland's success is a national network of community banks as the lenders for each Northland-originated loan.

Northland Networks' commercial loan program provides its borrower clients with the financing they need at flexible terms, while providing community banks with quality structuring and strong due diligence.

SETH N. KAHN

MANAGING DIRECTOR - COMMERCIAL FINANCE

Mr. Kahn has over thirty years of experience in the industry, working for clients throughout the U.S. He has particular expertise in commercial lending, as well as securities portfolio investments. He holds the FINRA Series 7, 65, and 63 registrations.

Seth received his Bachelor of Science Degree in Accounting and Finance at Northern State University in Aberdeen, South Dakota. While there, he played Center Linebacker for the Northern State Wolves. Seth also has done graduate work at the University of St. Thomas. He makes his home in Medina, MN, and has two children.

The Northland Networks Advantage

The **Network** is a unique partnership between Northland and Community Banks. Member Banks receive regular notification, and detailed information upon request, on available commercial loans. After sufficient due diligence and independent credit qualification, Member Banks select the loans and participation amounts that match their needs.

The loans offered are underwritten and structured by seasoned professionals who understand bank credit analysis and risk assessment. Each loan is presented to the Northland Debt Review Committee before it can be offered to the Member Banks.

Loan Participations

- A Lead Bank acts as servicer for Northland's Loan Placement Network, handling principal and interest payments, as well as enforcement of loan covenants.
- Northland loan participations allow lenders to diversify their portfolios and minimize credit risk exposure by industry and region.
- Lenders are able to serve their clients beyond the normal lending limit, by working with Northland to place over lines with other lenders.
- Northland loan participations supplement periods of limited local loan demand.

Investment Securities

- Bank Qualified Municipal Bonds
- Government and Agency Securities
- Mortgage-Backed Securities
- Corporate Bonds

Community Development Partnerships

- Through its affiliates, Northland is able to combine expertise in municipal bond underwriting with a specialization in commercial loan placement.
- Project feasibility can frequently be achieved through some combination of taxable and tax-exempt financing.
- Working with a specialist in tax-exempt underwriting and commercial loan placement offers the client maximum flexibility in financing options.

Recent Loan Projects

- Asset-Based Credit Facilities
- Charter School
- Commercial Real Estate
- Company Acquisition
- Condominiums
- Corporate Debt
- Equipment Financing
- Gaming
- Health Care
- Hospitality
- Post-Secondary Education
- Residential Housing
- Retail
- Senior Housing
- Telecommunications
- Tribal Economic Development



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