

Loan Participations



INTRODUCING NORTHLAND NETWORKS

Dear Investor,

Welcome to Northland Networks, Inc., a subsidiary of Northland Capital Holdings, based in Minneapolis, Minnesota.

Northland boasts a roster of industry veterans who have successfully met the investment and capital needs of a vast range of clients, from individual investors to corporations, non-profits, institutions, and municipalities.

The ownership of our company is shared by employee shareholders and outside investors, including Glen Taylor, well-known Minnesota business leader, owner of the Minnesota Lynx, and majority owner of the Minnesota Timberwolves.

No firm in our industry is more committed to providing financial services that yield outstanding results than the team of professionals at Northland. Our commitment is to deliver innovative financial services with integrity, insight, technical competence, and dedication to achieving the goals of our clients.

Northland welcomes the opportunity to help you articulate and meet your financing and investment goals.

Sincerely,

Randy Nitzsche, President, CEO

Elements of a Successful Loan Participation Program

Placement Agent Integrity. The bank performs due diligence on the placement agent and develops a strong professional relationship.

Bank Led Programs. A strong lead bank provides efficient servicing with timely delivery of financials. Participation funds in these programs are wired to the lead bank or to a title company, and are not wired to a non-bank participation provider.

Strong Due Diligence. Ample time is spent reviewing the project feasibility as well as the character and financial status of the borrowers. Attention to details at this point is critical.

Compliance Documentation. Experienced legal counsel documents the loan, with attention to all aspects of the transaction, including the USA Patriot Act and Customer Identification Programs.

Bank Policies. The bank documents its loan participation policies, reviewing and approving them annually in the board minutes. Policies may include approved participation providers, geographic range, industry concentration, and other relevant factors.

Strengths of Northland Networks' Program

- Over \$767,371,600 million in loan placements
- 300 Network Banks
- More than 127 projects in 28 states
- Loans between \$2 to \$30 million
- Lead Lender/Servicer is a Bank
- Subservicing is available
- Site visits provided
- Strong credit standards
- Extensive due diligence
- Professional documentation
- Multiple Industry sectors
- Geographic diversification



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For informational purposes only. Consult the appropriate professionals for tax and legal information. This is not an offer to buy or sell investments/securities.

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