



A SUBSIDIARY OF NORTHLAND CAPITAL HOLDINGS, INC.

COMMERCIAL BORROWER CAPITAL SOURCE

Investing and Lending Opportunities for Our Times



COMMUNITY BANK SPECIALISTS

At Northland, the right direction means working in partnership for success.

ABOUT NORTHLAND NETWORKS, INC.

Northland Networks, Inc. and its affiliates bring together developers and municipalities with lenders and investors. Taxable and tax exempt financing has been completed in thirty states, providing diverse lending and investing opportunities to community bankers.

OUR PROFESSIONALS

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.

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

COMMUNITY DEVELOPMENT PARTNERSHIPS

LOAN SECTORS

Following are some examples of loans that Northland's Commercial Borrower Connection can place through its Loan Placement Network:

- Health Care and Senior Living Properties
- Commercial Real Estate
- Gaming
- Hospitality
- Charter Schools

TERMS

- Taxable and Non-Taxable
- Fixed, Floating (Floor/Ceiling), and Variable Rate
- Straight Amortizing and Resets

TYPES OF LOANS

- Development and New Construction
- Acquisition
- Asset Based
- Bridge Loan
- Credit Facilities
- Equipment Financing
- Refinancing
- First Mortgage Financing
- Mini-perm

RECOURSE

- Full Recourse, Limited Recourse, and Non Recourse
- And others

To learn more about Northland's expertise and experience, we invite you to call us, and view more information on our website at NorthlandNetworksInc.com.

Seth N. Kahn
Managing Director
612-851-5956



NORTHLAND NETWORKS

Advantages to You

COMMERCIAL BORROWER CONNECTION

The *Northland Commercial Borrower Connection* is designed to provide you with access to capital through a network of Community Banks that we call the *Loan Placement Network*.

- Client banks have loan funds to invest in varied types of industries and locations
- We provide our member banks the opportunity to participate in commercial loans with other banks
- Client banks benefit from reduced loan exposure – ultimately benefiting the Borrower
- For the Borrower, communication will be with Northland and the Lead Lender for the loan transaction
- Northland assists with negotiation of final terms with the lead lenders – you will have the opportunity to provide input on the final terms and conditions of your loan
- The end result can be better terms for your organization

EFFICIENT FINANCING

Beyond arranging financing, Northland Networks benefits the borrower with additional operational efficiencies:

- Northland works with highly competent and professional legal counsel, along with the Lead Lender, to carefully document each loan transaction
- Our efficient financing approach can result in a reduction of loan origination and administrative costs
- Northland's seasoned Investment Executives are knowledgeable in the area of commercial lending and take the time to understand the *Internal Investment Guidelines* of each client bank, resulting in a smoother financing transaction
- A rigorous due diligence process and independent credit qualification is applied with our Borrowers resulting in a more streamlined and expedited lending decision

LOAN PLACEMENT NETWORK PARTNERING WITH COMMUNITY BANKS

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

SUCCESSFUL PROJECTS

- Valuable Collateral
- Recession Resistant Industries
- Positive Cash Flows
- \$767 Million in Financing
- Loan Servicing Available

LOAN PLACEMENTS

\$9,295,334 First Mortgage Construction & Mini Perm Loan Marriott Hotel North Dakota	\$11,000,000 Construction & Mini Perm Financing Telecommunications North Dakota	\$25,621,400 Senior Secured First Deed of Trust Marriott Hotel Utah	\$5,837,000 Personal Loan Parking Ramp Structures North Dakota
\$2,600,000 Tax Increment Revenue Note Single Family Housing Development Iowa	\$4,782,464 Senior Secured Refinancing Loan Casino and Corporate Businesses Nevada	\$15,075,000 Secured Note Slot Machine Financing Nevada	\$12,934,000 First Mortgage Construction & Mini Perm Loan Senior Community Arizona
\$26,175,000 Construction Financing Medical School Washington	\$2,145,000 Senior Secured Property Acquisition Loan Senior Living Facility Nevada	\$14,325,000 First Mortgage Construction & Mini Perm Loan Charter School Minnesota	\$18,395,941 Purchase of Slot Machines and Gaming Contact Gaming Financing Nevada

ABOUT NORTHLAND

- Northland Capital Holdings, Inc, the parent company, has three subsidiaries — Northland Networks, Inc., Northland Trust Services, Inc., and Northland Securities, Inc. (NSI is Member FINRA and SIPC, Registered with SEC and MSRB.)
- Headquartered in Minneapolis, and with offices in six states, Northland has approximately 180 employees, 39 of whom are company shareholders.
- Northland has over 6,000 individual client accounts, and does business with over 300 community banks.
- The firm has underwritten approximately \$10 billion of fixed income investment securities and loans.
- Our mission is “*PROVIDING DIRECTION, PRODUCING RESULTS*” and our professionals are committed to the highest levels of integrity and accountability, to do what is in the best interest of their clients, industry regulators, investors, and colleagues.

The company was founded in 2002 and is locally owned by employees and a few outside investors, including Glen Taylor, a Midwest business leader, owner of the WNBA Minnesota Lynx team, and majority owner of the NBA Minnesota Timberwolves team.

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.

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.



Main Corporate Office: 150 South Fifth Street, Suite 3300, Minneapolis, Minnesota 55402

Seth N. Kahn
Managing Director
612-851-5956

www.NorthlandNetworksInc.com

Subsidiary of Northland Capital Holdings, Inc. | Securities through Northland Securities, Inc., Member FINRA and SIPC, Registered with SEC and MSRB

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