

# 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

The Network is a unique partnership between Northland and Community Banks. Member Banks receive regular notification, and detailed information upon request, on available commercial loan opportunities.

Materials for each loan transaction include a deal flyer, Executive Summary, the "Offering Book," and more. The Offering Book provides comprehensive information, analysis, and support documents necessary for the Member Banks to complete their own independent review of the loan transaction and to make an informed credit decision. After sufficient due diligence and independent credit qualification, Member Banks select the loans and participation amounts that match their needs.

It is reassuring to Member Banks that all Northland loan offerings are underwritten and structured by our seasoned professionals who understand bank credit analysis and risk assessment. Furthermore, Northland works with highly competent and professional legal counsel, along with the Lead Lender, to carefully document each loan transaction.

## Strengths of Northland Networks' Program

- Over \$925 million in loan placements
- More than 152 projects in 30+ states
- 500+ Network Banks
- 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



**Seth N. Kahn**  
Managing Director  
612-851-5956

150 South Fifth Street, Suite 3300  
Minneapolis, MN 55402  
[www.NorthlandNetworksInc.com](http://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.

RC 21-143 0321