



A SUBSIDIARY OF NORTHLAND CAPITAL HOLDINGS, INC.

# COMMUNITY BANK SPECIALISTS

*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 \$925 million in loan placements
- More than 152 projects in 30+ states
- 500+ Network Banks
- Expertise in senior living and gaming
- 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
- Geographic diversification

## 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.

## LOAN PARTICIPATIONS

- 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.

## INVESTMENT SECURITIES

- Bank qualified municipal bonds
- Government and agency securities
- Mortgage-backed securities
- Corporate Bonds

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](http://NorthlandNetworksInc.com).

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



## NORTHLAND NETWORKS

# Advantages to You

### THE NETWORK ADVANTAGE

Northland's *Loan Placement Network* is designed to assist Community Banks:

- Face the challenges of consolidation within the banking industry
- Satisfy customers' growing credit needs that exceed lending limits, while maintaining the relationship
- Increase efficiency by reducing loan origination and administration costs
- Diversify and minimize credit risk and exposure by industry and region
- Maintain asset quality and enhance portfolio yield
- Increase access to a broader capital market
- Supplement periods of limited local loan demand

### HOW IT WORKS

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.

### THE MEMBER BANKS EXPECT AND APPRECIATE:

- Northland keeps abreast of the bank credit market and structures loan products to fit market parameters
- A selection of floating, variable and fixed-rate loans are offered to assist them in their asset-liability management
- The *Offering Book* for each loan transaction provides 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
- Northland's Investment Executives are knowledgeable in the area of offering commercial loans to financial institutions and take the time to understand the *Internal Investment Guidelines* of each Member Bank
- Northland works with highly competent and professional legal counsel, along with the Lead Lender, to carefully document each loan transaction
- For each loan, the Member Bank, as a participant, receives its own complete loan/credit file, including closing documents

## LOAN PLACEMENT NETWORK

*PARTNERING WITH*

# COMMUNITY BANKS

### RECENT LOAN PROJECTS

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

### LENDING PROJECTS FOR OUR TIMES

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

# LOAN PLACEMENTS

<p><b>\$27,366,665</b></p> <p>Secured Portfolio Refinancing Loan</p> <p>Senior Living Facility Columbia, South Carolina</p>	<p><b>\$18,750,000</b></p> <p>Secured Note</p> <p>Slot Machine Financing Nevada</p>	<p><b>\$5,796,000</b></p> <p>First Mortgage Acquisition Loan</p> <p>Skilled Nursing Facility Richmond Heights, Ohio</p>	<p><b>\$25,621,400</b></p> <p>Senior Secured First Deed of Trust</p> <p>Marriott Hotel Utah</p>
<p><b>\$15,075,000</b></p> <p>Secured Note</p> <p>Slot Machine Financing Nevada</p>	<p><b>\$8,814,200</b></p> <p>Construction Mini Perm Loan</p> <p>Senior Living Facility Dickinson, North Dakota</p>	<p><b>\$2,600,000</b></p> <p>Tax Increment Revenue Note</p> <p>Single Family Housing Development Iowa</p>	<p><b>\$12,934,000</b></p> <p>First Mortgage Construction &amp; Mini Perm Loan</p> <p>Senior Community Arizona</p>
<p><b>\$18,395,941</b></p> <p>Purchase of Slot Machines and Gaming Contact</p> <p>Gaming Financing Nevada</p>	<p><b>\$2,145,000</b></p> <p>Senior Secured Property Acquisition Loan</p> <p>Senior Living Facility Nevada</p>	<p><b>\$14,325,000</b></p> <p>First Mortgage Construction &amp; Mini Perm Loan</p> <p>Charter School Minnesota</p>	<p><b>\$26,175,000</b></p> <p>Construction Financing</p> <p>Medical School Washington</p>

## 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](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 21-145 0321