



*Bartell Place, Junction City, KS*

## National Trust Loan Fund

To learn more about the Loan Fund, visit  
[www.PreservationNation.org/loan-fund](http://www.PreservationNation.org/loan-fund)

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NATIONAL TRUST FOR  
HISTORIC PRESERVATION®

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# National Trust Loan Fund

*Main Street's Lending Partner*



*Wauregan Hotel, Norwich, CT*

NTLF is managed by NT CDFI, Inc.,  
A subsidiary of the National Trust for Historic Preservation

## WHAT MAKES US SPECIAL

### Our Mission

NT CDFI, Inc. furthers the larger mission of the National Trust for Historic Preservation by providing financial and technical assistance to qualified organizations to support historic preservation that stimulates revitalization in underserved and distressed communities.

NT CDFI is a certified Community Development Financial Institution with an historic preservation ethic and a commitment to Main Street.

## HOW IT WORKS

### Eligible Uses of Financing

- Mixed-use/Upper Floor Housing
- Commercial Development
- Residential Rehabilitation
- Affordable Housing
- Façade Improvements
- Traditional Preservation

## WHAT WE OFFER

### Loans

- Predevelopment loans\*
- Rehabilitation loans\*
- Acquisition loans
- Lines of credit
- Bridge loans

\* *small loan amounts available*

### Terms and Conditions\*

Eligibility	National Trust-designated Main Street™ Community
Maximum Loan Amount	Up to \$350,000
Maximum Term	Up to 5 Years
Interest Rate	Fixed Rate Financing**
Maximum Amortization	Up to 30 Years
Collateral	Required
Debt Coverage Ratio	1.10
Origination Fee	2% of loan amount

### Technical Assistance

- How to assess financial options
- Real estate development training: one-on-one and workshops
- Tax credit and debt financing: how to access and determine readiness

### Our Partners

- City officials
- Local development corporations
- Developer/owner partnerships
- Concerned neighbors and citizens
- Historical societies
- General contractors
- Statewide, citywide, local preservation organizations
- Developers
- Local financial institutions

\* may be adjusted to fit particular circumstance

\*\* ask about initiatives in your area that could lead to a reduced interest rate