

# Welcome to CIC

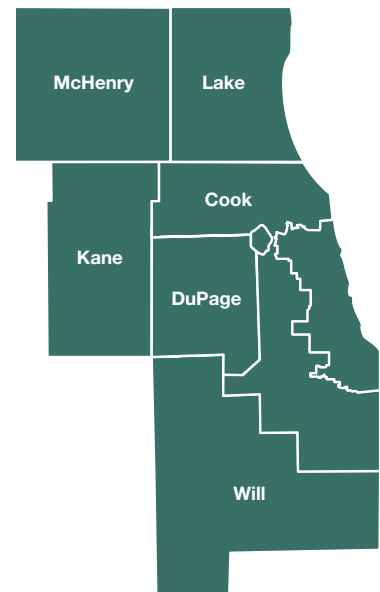
We are excited to partner with you on your rental project. As Chicago's multifamily rehab lender, we've helped developers like you improve more than 61,000 units since 1984. Whether you're looking to purchase, rehab, refinance, or make energy efficient improvements, we have a lending solution for you.

Building better neighborhoods and communities is what CIC is all about. We do this by providing financing in neighborhoods that need it most, and by helping our customers achieve their business goals. Under the CIC roof you will find a one-stop shop for financing, construction oversight, and servicing assistance.

## Get started.

1. Learn more about CIC's financing options listed below.
2. Review the Loan Processing Guidelines & Submission Checklist.
3. Call CIC at (312) 258-0070 to speak with one of our loan officers, who can help you through each step of the process.

At CIC, we start with a loan and build with you. Read more about our products and get started today.



CIC's Six-County Lending Area

## CIC's Innovative Financing Options



### Multifamily Buildings

For more than 30 years, multifamily lending has been our core business. CIC multifamily loans are for properties with five or more units. Contact a loan officer for current rates and terms.



### Energy and Water Conservation

For multifamily buildings, Energy Savers provides technical assistance, financing, and construction oversight for owners to make upgrades that reduce utility costs. Participating owners can access rebates and incentives for qualifying upgrades and financing at up to 90 percent loan to value.

Visit [cicchicago.com/energy-savers](http://cicchicago.com/energy-savers) or get started with an energy assessment from Elevate Energy at [elevateenergy.org](http://elevateenergy.org).



### 1-4 Unit Property Portfolios

Buying or refinancing a group of small buildings? CIC has an innovative product for portfolios of 1-4 unit buildings comprising at least nine units total. Contact a loan officer for current rates and terms.



### Opportunity Investment Fund

The Opportunity Investment Fund provides low-cost mezzanine debt to developers who purchase existing, functioning rental buildings in strong markets. In exchange, the developer must keep at least 20% of the units affordable for at least 15 years.