

NORTHLAND

COMMUNITY BANK SPECIALISTS

*Investing and Lending
Opportunities For Our Times*

COMMUNITY BANK SPECIALISTS

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 twenty-eight states, providing diverse lending and investing opportunities to community bankers.

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 PLACEMENTS

- Northland loan placements 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.

LOAN PLACEMENTS

\$886,170

Senior Secured Loan –
Fire Truck
PDS Special Purpose II
& Mohegan Tribe
Uncasville, CT

\$32,315,110

Senior Secured
Refinancing Loan –
Slot Machines
PDS Special Purpose II &
Seminole Tribe of Florida
Seminole Casinos– FL

\$15,075,000

Secured Note – Line of
Credit – Slot Machines
PDS Gaming Corporation
Las Vegas, NV

\$26,300,000

First Mortgage CCRC
Chaparral Winds
Scottsdale, AZ

\$4,166,000

First Mortgage
Construction &
Mini-Perm Note
Newton Lodge
& Suites, LLC
Newton, IA

\$2,585,000

First Deed of Trust Note
Refinancing
Housing Authority
of Yamhill County
Yamhill, OR

\$5,000,000

Taxable Bridge Loan
Northern Idaho
Rehabilitation Hospital
Post Falls, ID

\$3,000,000

Private Placement Tax
Exempt Note
Arizona Baptist
Retirement Centers
Phoenix, AZ

LOAN PLACEMENT NETWORK PARTNERING WITH COMMUNITY BANKS

LENDING PROJECTS FOR OUR TIMES

- Valuable Collateral
- Recession Resistant Industries
- Positive Cash Flows
- \$685 Million in Financing
- 132 Projects
- 28 States
- Loan Servicing Available

THE NETWORK ADVANTAGE

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

- 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 THE NETWORK 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 *'Credit Review Committee'* before it can be offered to the Member Banks.

THE MEMBER BANKS EXPECT AND APPRECIATE THAT:

- 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

For more information call 800-851-2920

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OUR PROFESSIONALS



SETH N. KAHN
Executive Vice President, Commercial Finance
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Seth brings over twenty-five years of industry experience to his banking clients throughout the United States. His particular expertise is in commercial lending and securities portfolio investments. He has done graduate work at the University of St. Thomas and received a Bachelor of Science

Degree in Accounting and Finance at Northern State University in Aberdeen, South Dakota. While at Northern State University, he played Center Linebacker for the Northern State Wolves. He makes his home in Medina, Minnesota, with his wife, Jan, and their two children.



ANDREW K. MERRY
Senior Vice President, Loan Originations
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Andrew is a career investment banker with more than thirty years of municipal and corporate finance experience. At Northland, Andy's focus is on the origination and underwriting of commercial and real estate loan products for distribution to the firm's institutional clients. Prior

to joining Northland, he specialized in a variety of complex transactions in the areas of commercial real estate, health care, industry and energy. He is a graduate of Hamline University with a Bachelor of Arts in English.



DAVID H. BARNES
Vice President, Commercial Finance
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David has been in the Investment Business for eleven years. For the last nine years, his expertise has been Institutional Sales in the Commercial Real Estate area. He holds a Series 7 & 63 Securities License. David attended

the University of Minnesota where he was a three-year varsity letter winner in tennis. His interests include golf, cross country skiing, swimming, reading and classical music. He has three adult children, two grandchildren, and resides in Excelsior, Minnesota.



TERESA DAVILA
Registered Sales Assistant
(612) 851-4916
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Teresa has 6 years of experience in loan syndications. Her organizational skills and ability to handle multiple tasks make her a valuable member of the firm. Teresa also holds her Series 7 & 63 Securities Licenses. When

business travel takes team members away from the office, Teresa provides important continuity of service for loan clients and administrative support for investment clients.



BECKY VAN HAUE
Executive Assistant
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Becky has been an employee of Northland Networks since 2008. She has over 20 years of experience in the financial services industry. Her extensive administrative and financial background is a valuable tool in the day to day operations of Northland Networks. She has a

Bachelor of Arts from the University of Northern Iowa, and a Legal Assistant degree from the Business Institute of Technology.



ERIK PRATT
Manager, National Servicing & Administration
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Erik has been an analyst at Northland since 2007. Erik's focus is on underwriting commercial and real estate loans and managing both loan closings and servicing. He holds Series 7 & 63 licenses. Erik holds an MBA from the

University of St. Thomas, as well as a Masters in Planning from the University of Wisconsin-Madison.

**Northland Securities was
the top underwriter of Minnesota
bank qualified bonds in
2007, 2008 and 2009.**

**Source Thomson*

ABOUT NORTHLAND

- Northland Capital Holdings, Inc, the parent company, has three subsidiaries — Northland Networks, Inc., Northland Trust Services, Inc., and Northland Securities, Inc. (Member FINRA and SIPC)
- Headquartered in Minneapolis, and with offices in 6 states Northland has approximately 150 employees, 39 of whom are shareholders of the company.
- In October of 2004, Mr. Glen Taylor, well known Minnesota business leader and owner of the Minnesota Timberwolves, became an investor in Northland Capital Holdings, Inc. and a member of the Board of Directors.
- Northland has over 6,000 individual client accounts, and does business with over 300 community banks.
- The firm has underwritten approximately \$8 billion of investment securities and loans.

NORTHLAND  NETWORKS

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