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Advantageous Capital for Projects & Businesses

In3 Program 7A – Leveraged Loans Fact Sheet

- Synopsis** Fund up to 100% loan-to-cost (LTC) for projects or business expansion/acquisition at a low, fixed interest rate* using 20% of the target amount as a security deposit; this can be cash or securities – TIF notes, US Treasuries/bonds or tax credits. Borrower receives 5x the deposit. If 20% is cash, borrower effectively only repays 80% of the loan; if non-cash, the 20% sits and is released upon full loan payback.
- Who** New/greenfield project developers, expansions, retrofits, consolidations, rollups, or buyouts. Qualified borrowers can be based anywhere (only 3 countries excluded) working in renewables, commercial real estate, Waste-to-Value, regenerative hospitality, food, healthcare or other [priority industry sectors](#).
- To Qualify** \$25 million minimum with no practical upper limit. Can be for a business or for one or more projects. Business plans must show how borrower will repay the line plus fees and interest. Full, 100% LTC funding means all project-related costs are paid from loan proceeds. Unlike banks, we do not seek new cash investment. Surety bond available for 20% cash deposit, or if non-cash, held by lender until loan is repaid, plus UCC-1 filing. Qualification based on borrower's track record, financial fundamentals, and plans demonstrating reasonably low commercial risk.
- Terms*** Borrower receives 100% of the loan amount (5x the 20% deposit), not 80%. Up to 100% LTC, full leverage, for qualified projects or companies at below-market-rates of interest, presently 5's-6's APR fixed for 10-20 years, with 2-3 year interest-only grace period. Nonrecourse, senior debt; no early repayment penalty. \$10,000 vetting and loan origination fee broken into two \$5,000 payments; first one assigns In3 client relations agent, confirms fit and qualifications, and brings financials and summary up to lender's standards (or recommend changes/options, or offer refund). Then upon application, lender will offer indicative terms, and with mutual acceptance, additional \$5,000 fee for assistance with due diligence preparation, risk mitigation, or other services as needed to reach binding terms. Closing fee of 2-4% paid from proceeds depending on the size of the loan.
- To Apply** Borrower will receive the lenders NCNDA followed by an application form. Once accepted, will request confirmation for availability of the 20% deposit to proceed. Since 1996, In3 has developed projects, financial models, due diligence packages and delivered International Impact Capital from diverse, reputable sources.