



GREENVILLE HOUSING FUND
1615-A WADE HAMPTON BLVD
GREENVILLE, SC • 29609

p: 864.686.5130
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April 1, 2026

Judson Trace Development Team
701 Easley Bridge Road
Greenville, SC

RE: Judson Trace Gap Financing Loan
Judson Trace, Greenville, SC (the "Project")

Nate -

Please accept this letter of commitment with indicative loan terms from the Greenville Housing Fund ("GHF") that memorializes GHF's intent to make a subordinate loan to Judson Trace. We look forward to supporting this important project with funding GHF has received from The City of Greenville.

Amount:	\$800,000
Term:	20 Years
Amortization:	20 Years
Interest Rate:	Long-term Monthly Compounding Applicable Federal Rate (4.53% as of 4/1/2026)
Prepayment Penalty:	N/A
Repayment:	Surplus cash loan, regularly amortizing payments

Prior to closing on the transaction, a promissory note and mortgage will be executed. The Greenville Housing Fund's loan will be subject to Investment Committee and Board review and authorization.

Sincerely,

The Greenville Housing Fund

By: Deborah McKetty

Name: Deborah McKetty
Its: Interim President & CEO