



RGC Financing Process:

EXHIBIT A

Over 35 years of capital placement experience, RGC and its affiliates organizations has refined its process to assure optimal terms, minimal friction, and certainty of execution. The following outlines the proposed approach:

Qualify the Transaction: Pre-qualify investment and sponsor, aggressively testing assumptions and capabilities to gauge risks and set expectations.

Define Financing Objectives: Identify client needs and alternatives. Establish acceptable parameters such as capital structure, target financing amounts and other terms such as pricing, prepayment, timing, recourse, covenants, etc.

Analyze the Asset: Gather relevant data on the subject property and conduct preliminary financial analysis.

Conduct Market Research: Validate and update the team's knowledge on the market including conducting a physical tour, gathering market diligence, and reviewing the provided project information.

Create Investment Summary: Evaluate the transaction to pinpoint loan economics and lender risk mitigation strategies. Develop a customized offering memorandum to include project overview, financial data, market information, site photographs, sponsor profile and other relevant information.

Define Marketing Strategy: Survey capital sources to identify the best candidates for this investment. Match underwriting and borrower objectives with appropriate financing programs. Require representatives of the selected programs to complete a confidentiality agreement, if requested.

Market the Transaction: Present the investment opportunity, in person where possible, to a focused group of potential financial sources. Distribute materials to authorized representatives in both electronic and hard-copy format as requested. Brief staff and senior executives at each firm on the investment opportunity. Clarify any outstanding questions and coach the providers to deliver qualified financing proposals.

Present Alternatives: Summarize and catalogue alternatives that satisfy the client's financing objectives. Share GSP's commentary and critique, recommending the most beneficial configuration.

Establish a Safety Net: Maintain a ready standby list of financing sources in the unlikely event that unforeseen circumstances obstruct timely closing.

Process Financing: Negotiate the financing application, loan documents and venture agreements. Coordinate the due diligence process and close the transaction.