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Last year, Enterprise took major strides to solidify our organization with the acquisition of a 65 percent interest in Bellwether Real Estate Capital, forming Bellwether Enterprise Real Estate Capital to expand our mortgage origination and servicing platforms. With a servicing portfolio in excess of $3 billion and mortgage production of $7.5 billion in 2012, the acquisition enables us to offer an array of permanent debt products to complement our existing products and services. Bellwether Enterprise Real Estate Capital reinforces our strong fundamentals and makes us well-positioned should additional opportunities arise to expand our revenue.

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While the minimum LIHTC rate of 9 percent was extended when the American Taxpayer Relief Act of 2012 was signed into law, it remains at risk. Enterprise is determined not only to preserve but to strengthen the credit. Since the Reagan-era legislation was signed into law, LIHTC has helped finance 90 percent of affordable apartments nationwide — more than 2.5 million homes — while creating over 3.6 million jobs.

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Enterprise is committed to protecting your investment with the same diligence and judgment that have informed our organization for more than 30 years. We appreciate your continued partnership. When you invest with Enterprise, you invest in your neighborhoods and communities and the nation’s future.

Sincerely,

Charles R. Werhane,
President & CEO
Enterprise Community Investment, Inc.

Enterprise is a leading provider of the development capital and expertise it takes to create decent, affordable homes and rebuild communities. For more than 30 years, Enterprise has introduced neighborhood solutions through public-private partnerships with financial institutions, governments, community organizations and others that share our vision. Enterprise has raised and invested more than $13.9 billion in equity, grants and loans to help build or preserve 300,000 affordable rental and for-sale homes to create vital communities.

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2012 LIHTC PORTFOLIO HIGHLIGHTS

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MORE ENTERPRISE PRODUCTS & SERVICES

Community Development Financing
$10.7 billion in loans closed in 2012
3,037 rental and ownership homes created or preserved

New Markets Tax Credit (NMTC) Investing
$36.8 million** in capital provided to commercial and mixed-use projects in 2012
613 jobs created

Bellwether Enterprise Real Estate Capital, LLC
$1.5 billion*** in loans closed in 2012
3,597 affordable rental homes created or preserved

Asset Management
99,583 homes in the portfolio

$15.8 million in total development costs in 2012
100 affordable, green homes created

2012–2012* LIHTC STATS

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5,410 affordable rental homes
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2012 LIHTC PORTFOLIO HIGHLIGHTS

Enterprise LIHTC PORTFOLIO FOCUS:
1,385 PROJECTS, 99,583 UNITS

Geographic Region
Mid-Atlantic 28%, Northeast 12%
Central/Midwest 19%, West 33%

Construction Type
New Construction 56%, Substantial Rehab 26%
Moderate Rehab 13%, Mixed 5%

Family
68% Family, 21% Senior
3% Native American

Population Type
Urban 61%, Suburban 17%, Rural 22%

Market Type
Urban 61%, Suburban 17%, Rural 22%

2008–2012* LIHTC STATS

RAISED $674m $686m $490m $377m $640m
INVESTED $573m $577m $517m $491m $575m
DEVELOPMENTS 82 77 66 56 61

MORE ENTERPRISE PRODUCTS & SERVICES

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$16.7 million in loans closed in 2012
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$1.5 billion in capital available in 2012
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MORE ENTERPRISE PRODUCTS & SERVICES

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2012 NEW INVESTMENT FUNDS
Construction Type

- New Construction: 56%
- Substantial Rehab: 26%
- Moderate Rehab: 13%
- Mixed: 5%

Population Type

- Family: 68%
- Senior: 21%
- Native American: 3%
- Single Room Occupancy: 4%
- Mix/Other: 4%

Geographic Region

- Mid-Atlantic: 20%
- Northeast: 26%
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Asset Management
- 99,583 homes in the portfolio
- Enterprise Homes (Development & Consulting)
  - $15.8 million in total development costs in 2012
  - 100 affordable, green homes created

LIHTC PORTFOLIO HIGHLIGHTS

- 49% of projects provide homes to extremely low-income households
- 50% of projects include supportive housing and/or resident services

Enterprise LIHTC PORTFOLIO FOCUS:
1,565 PROJECTS, 99,583 UNITS

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