MEMORANDUM

Date: 

To: 

Copy to: 

From: 

Subject: 

Executive Summary: 

Loan Request: 

Applicant: 
Investment Type: 
Amount Requested: 
Amount Recommended: 
Term Requested: 
Term Recommended: 
Requested Rate: 
Recommended Rate: 
Purpose: 
Service Area: 
Repayment: 
Collateral: 

History of Relationship with Dignity Health: 

Use of Dignity Health Investment: 
Conformance with Policy:

Conformance with Dignity Health Community Investment Social Criteria:

This loan meets the following Dignity Health Community Investment Social Criteria:

- Targets resources to low-income communities.
- Invests in the revitalization of urban or rural areas.
- Safeguards the environment when linked to the health of the community.

Description of Project (if applicable):

Organization Background and Track Record:

Board and Management

Financial Analysis:

Audited statements for fiscal years ending ____________ are discussed below and summarized as an attachment to this memo.

Discussion of Financial Position:

Discussion of Income and Expense:

Risks and Mitigations:

Risks:

Mitigations:
Risk Rating:

Organizational Strength and Capacity:
Business Plan/Project Quality:
Financial Strength:

Definitions:

<table>
<thead>
<tr>
<th>Risk Rating</th>
<th>Description</th>
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<tbody>
<tr>
<td>Low</td>
<td>Fully amortizing or firm take-out source; satisfactory operations; substantial borrowing history with Dignity Health; excellent collateral and cash flow; loan to value (LTV) is 80% or below</td>
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<tr>
<td>Moderate</td>
<td>Collateral, cash flow, and credit support loan—LTV is 80%–90%</td>
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<tr>
<td>Substantial</td>
<td>Collateral coverage is limited—LTV greater than 90%</td>
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<tr>
<td>High</td>
<td>Take-out source is speculative; collateral is inadequate or nonexistent; documentation deficiencies, no/limited financial reports available</td>
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Staff Recommendation: