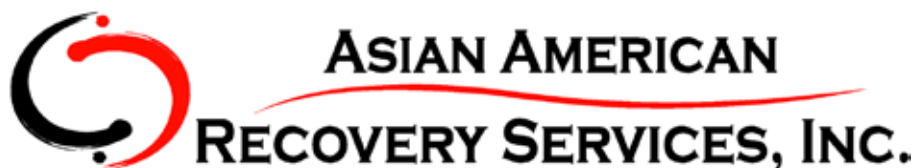


NORTHERN CALIFORNIA COMMUNITY LOAN FUND

has provided financing to



Asian American Recovery Services, Inc., (AARS) improves the lives of 20,000 youth and adults annually by offering nationally-recognized substance-abuse prevention, outreach, intervention, and treatment services to three Bay Area counties. NCCLF has provided a \$1,100,000 loan to refinance the acquisition of their ±4,770 sq. ft. community facility in South San Francisco. By taking advantage of NCCLF's zero percent loan product, AARS has the flexibility to forego principal and interest payments in the first year of the loan, and utilize the interest savings to build working capital reserves.

\$1,100,000

0% Refinancing

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