



DEPARTMENT OF THE TREASURY

Community Development Financial Institutions Fund

Conflict of Interest Package for CDFI

Fund Non-Federal Readers

CONFLICT OF INTEREST POLICY FOR COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS (CDFI) FUND READERS

Consistent with the Federal Acquisition Regulations provisions on conflicts of interest, the Community Development Financial Institutions (CDFI) Fund has applied, and will continue to apply, a conflict of interest policy with respect to its contract readers that avoids a reader's participation in the evaluation or process of selection of applications where such participation creates a conflict of interest or an appearance of a conflict of interest.

This policy document memorializes the standards by which the CDFI Fund will determine whether a conflict of interest or an appearance of a conflict of interest will prevent outside (non-federal government employee) readers, hired on contract, from being assigned particular applications and applies to all outside readers participating in the evaluation or process of selection for an award of any application to the CDFI Fund. The role of outside readers in any CDFI Fund award process is such that outside readers will not make decisions about whether an applicant is eligible for, or receives, an award.

A reader will be considered to have a conflict of interest or an appearance of a conflict of interest with respect to an application if the reader, his or her spouse, parent, dependent child or member of his or her household:

1. serves, or in the last year has served, as an officer, director, trustee, partner, agent, attorney, consultant, contractor, or employee of or receives the primary source of his or her income from that applicant or any parent, subsidiary or affiliate organization of that applicant;
2. is negotiating, or has an arrangement concerning, prospective employment (or other similar association) with that applicant or any parent, subsidiary or affiliate organization of that applicant;
3. has a financial interest in the CDFI Fund's action with respect to the application which would if held by a government employee, constitute a "financial interest" within the meaning of 18 U.S.C. section 208. (Such "financial interests" arise from, but are not limited to, receipt of salaries or fees paid by, and interests in equity or other securities issued by, the applicant or any parent, subsidiary or affiliate organization of the applicant);
4. has provided assistance to the applicant in the preparation of its application or otherwise facilitated the submission of the application; or
5. serves, or has served, during the preparation of the application or the pendency of the CDFI Fund award process in which the application is being considered, as an officer, director, trustee, partner, agent, attorney, consultant, contractor or employee of or receives the primary source of his or her income from an entity that either (1) has provided assistance in the preparation of the application or otherwise facilitated the submission of

the application or (2) has a financial interest in the CDFI Fund's action with respect to the application.

The Director of the CDFI Fund may determine, in consultation with appropriate ethics officials, that a reader who has a conflict of interest or an appearance of a conflict of interest with respect to a particular application should not be assigned other applications as well. Factors to be considered in making such determinations include: the nature of the conflict or appearance of conflict; the importance of the reader's role in reviewing such other applications; the nature of such other applications; the relationship, if any, of such other applications to the application presenting the conflict or the appearance of a conflict; and the difficulty of assigning such applications to a different reader.

All readers must submit a resume, complete and sign a conflict of interest certification form, a reader conflict of interest report form, and a nondisclosure certification form prior to being assigned to review any applications.

If, at any time during a CDFI Fund award process, a reader learns that he or she might have a conflict of interest or an appearance of a conflict of interest with respect to an application involved in such process, he or she must inform the Legal Counsel to the CDFI Fund immediately. A reader shall also inform the Legal Counsel of the CDFI Fund, if at any time during the CDFI Fund award process, he or she cannot objectively evaluate an application for any reason.

Conflict of Interest Certification for Community Development Financial Institutions (CDFI) Fund Readers

I, the undersigned reader of an application(s) to the Community Development Financial Institutions (CDFI) Fund, hereby certify that, except as described on Schedule A attached hereto, I do not have a conflict of interest and that my particular circumstances are not likely to create the appearance of a conflict of interest with respect to any application in a CDFI Fund award process in which I am a participant. For purposes of this certification, I recognize that I shall be considered to have a conflict of interest or an appearance of a conflict of interest with respect to an application if I, my spouse, parent, dependent child or any member of my household;

1. serves, or in the last year has served, as an officer, director, trustee, partner, agent, attorney, consultant, contractor, or employee of or receives the primary source of his or her income from that applicant or any parent, subsidiary or affiliate organization of that applicant;
2. is negotiating, or has an arrangement concerning, prospective employment (or other similar association) with that applicant or any parent, subsidiary or affiliate organization of that applicant;
3. has a financial interest in the CDFI Fund's action with respect to the application which would, if held by a government employee, constitute a "financial interest" within the meaning of 18 U.S.C. section 208. (Such "financial interests" arise from, but are not limited to, receipt of salaries or fees paid by, and interests in equity or other securities issued by, the applicant or any parent, subsidiary or affiliate organization of the applicant);
4. has provided assistance to the applicant in the preparation of its application or otherwise facilitated the submission of the application; or
5. serves, or has served, during the preparation of the application or the pendency of the CDFI Fund award process in which the application is being considered, as an officer, director, trustee, partner, agent, attorney, consultant, contractor or employee of or receives the primary source of his or her income from an entity that either (1) has provided assistance in the preparation of the application or otherwise facilitated the submission of the application or (2) has a financial interest in the CDFI Fund's action with respect to the application.

I recognize that this certification is a continuing representation. I acknowledge that it is in effect at all times until I have completed all of the work to be performed by me in connection with my review of applications to the CDFI Fund.

If, at any time during a CDFI Fund award process, I learn that I might have a conflict of interest or an appearance of a conflict of interest with respect to an application involved in the process, I shall inform the Legal Counsel of the CDFI Fund immediately. I shall also inform the Legal Counsel of the CDFI Fund if, at any time during the CDFI Fund award process, I believe that I cannot objectively evaluate an application for any reason.

Signature of Reader

Date

Printed or Typed Name of Reader

SCHEDULE A

Check here if **NONE** of the items below are applicable.

1. I, my spouse, parent, dependent child or a member of my household serves, or in the last year has served, as an officer, director, trustee, partner, agent, attorney, consultant, contractor, or employee of or receives the primary source of his or her income from the following applicant(s), or parent, subsidiary or affiliate organization of the applicant(s).

2. I, my spouse, parent, dependent child or a member of my household is negotiating, or has an arrangement concerning, prospective employment (or other similar association) with the following applicant(s), or parent, subsidiary or affiliate organization of the applicant(s).

3. I, my spouse, parent, dependent child or a member of my household has a financial interest in the CDFI Fund's action with respect to the following application(s) which would, if held by a government employee, constitute a "financial interest" within the meaning of 18 U.S.C. section 208. (Such "financial interests" arise from, but are not limited to, receipt of salaries or fees paid by, and interests in equity or other securities issued by, the applicant(s) or any parent, subsidiary or affiliate organization of the applicant(s).)

4. I, my spouse, parent, dependent child or a member of my household has provided assistance to the following applicant(s) in the preparation of the application(s) or otherwise facilitated the submission of the application(s).

5. I, my spouse, parent, dependent child or a member of my household serves, or has served, during the preparation of the following application(s) or the pendency of the CDFI Fund award process in which the following application(s) is being considered, as an officer, director, trustee, partner, agent, attorney, consultant, contractor or employee of or receives the primary source of his or her income from an entity that either (1) has provided assistance in the preparation of the following application(s) or otherwise facilitated the submission of the following application(s) or (2) has a financial interest in the CDFI Fund's action with respect to the following application(s).

Signature of Reader

Date

Printed or Typed Name of Reader

Reader Conflict of Interest Report
CDFI Fund FY 2007 Financial Assistance Component

Print Name: _____
 Signature: _____
 Date: _____

The following organizations have applied for assistance under the 2007 Financial Assistance Component of the CDFI Program. This list is confidential and should be treated accordingly. As a reader, please put a check next to those organizations with which you have a conflict of interest.

Check here if you do **NOT** have a conflict of interest with any of the organizations listed below.

No.	Organization	State	Check if conflict
1	AAFE Community Development Fund	NY	
2	ACCION Texas, Inc.	TX	
3	ACCION USA	MA	
4	African Development Center	MN	
5	Albany Community Together, Inc.	GA	
6	Alternatives Federal Credit Union	NY	
7	Appalachian Community Enterprises	GA	
8	ASI Federal Credit Union	LA	
9	Azteca Community Loan Fund	TX	
10	BAC Funding Consortium, Inc.	FL	
11	Bethex Federal Credit Union	NY	
12	Black Business Investment Fund of Central Florida, Inc.	FL	
13	Blue Water Community Development Fund	MI	
14	Boston Community Loan Fund	MA	
15	Brooklyn Cooperative Federal Credit Union	NY	
16	Business Loan Fund of the Palm Beaches, Inc., The	FL	
17	Capital Fund Services, Inc.	MI	
18	Carter Federal Credit Union	LA	
19	Ceda Community Development Fund	IL	
20	Ceiba Housing and Economic Development Corporation	PR	
21	Chattanooga Neighborhood Enterprise, Inc.	TN	
22	Chicago Community Loan Fund	IL	
23	Cincinnati Development Fund	OH	
24	City National Bancshares Corporation	NJ	
25	Coastal Enterprises, Inc.	ME	
26	Colorado Housing Enterprises, LLC	CO	
27	Columbus Compact Corporation	OH	
28	Columbus Housing Initiative	GA	
29	Communicating Arts CU	MI	
30	Community Capitol of Maryland, Inc.	MD	

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No.	Organization	State	Check if conflict
31	Community Development & Improvement Corporation	SC	
32	Community Development Bank, FSB	MN	
33	Community Development Capital	LA	
34	Community Development Resources	NE	
35	Community Development Venture Capital Alliance	NY	
36	Community First Fund	PA	
37	Community Loan Fund of Southwestern Pennsylvania, Inc.	PA	
38	Community Neighborhood Housing Services	MN	
39	Cooperative Fund of New England	MA	
40	Cornerstone, Inc.	DC	
41	Corporation for Supportive Housing	NY	
42	Delta Foundation, Inc.	MS	
43	economic opportunities fund	PA	
44	El Futuro Credit Union	CA	
45	Enterprise Community Loan Fund, Inc.	MD	
46	Faith Based Federal Credit Union	CA	
47	First Bank of the Delta, N.A.	AR	
48	First Combined Community Federal Credit Union	MD	
49	First Independence National Bank of Detroit	MI	
50	Florida Community Loan Fund, Inc.	FL	
51	Forward Community Investments	WI	
52	Franklin Bancorp Inc., d.b.a. Sunrise Community Banks	MN	
53	Funding Partners for Housing Solutions	CO	
54	Gateway Community Development Credit Union	NC	
55	Great Rivers Community Capital	MO	
56	Greater New Haven Community Loan Fund, Inc.	CT	
57	Hope Community Credit Union	MS	
58	Hopi Credit Association	AZ	
59	Housing Assistance Council	DC	
60	Illinois Facilities Fund, The	IL	

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No.	Organization	State	Check if conflict
61	Impact Seven, Inc.	WI	
62	Indianapolis Neighborhood Housing Partnership, Inc.	IN	
63	Intermountain Community Capital Corporation	UT	
64	Iowa Able Foundation	IA	
65	La Fuerza Unida Community Development Corporation	NY	
66	Latino Community Credit Union	NC	
67	Lawrence EDC	MA	
68	Legacy Redevelopment Corporation	WI	
69	Lenders for Community Development	CA	
70	Liberty Bank and Trust Company	LA	
71	Local Enterprise Assistance Fund	MA	
72	Local Initiatives Support Corporation	NY	
73	Los Angeles Community Reinvestment Committee d.b.a CFRC	CA	
74	Low Income Investment Fund	CA	
75	Lowcountry Housing Trust	SC	
76	Manchester NHS, Inc.	NH	
77	Miami-Dade Neighborhood Housing Services	FL	
78	Michigan Housing Trust Fund	MI	
79	MicroBusiness Development Corporation	CO	
80	Mile High Housing Fund, Inc.	CO	
81	Montana Community Development Corporation	MT	
82	Murex Investments, Inc.	PA	
83	National Federation of Community Development Credit Unions	NY	
84	National Housing Trust Community Development Fund	DC	
85	Nebraska Microenterprise Partnership Fund	NE	
86	Neighborhood Housing Services Lending, Inc.	ID	
87	Neighborhood Assets	WA	
88	Neighborhood Development Center, Inc.	MN	
89	Neighborhood Economic Development Corporation	AZ	
90	Neighborhood Housing Services of Chicago, Inc.	IL	

Reader Conflict of Interest Report
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Check here if you do **NOT** have a conflict of interest with any of the organizations listed below.

No.	Organization	State	Check if conflict
91	Neighborhood Housing Services of Duluth, Inc.	MN	
92	Network for Oregon Affordable Housing	OR	
93	New Hampshire Community Loan Fund, Inc.	NH	
94	Nonprofit Finance Fund	NY	
95	Northcountry Cooperative Development Fund, Inc.	MN	
96	Northeast Economic Development, Inc.	NE	
97	Northeast South Dakota Economic Corporation (NESDEC)	SD	
98	Northern California Community Loan Fund	CA	
99	Ohio Capital Finance Corporation	OH	
100	Pacific Community Ventures, Inc.	CA	
101	Partners for the Common Good	DC	
102	People's Community Partnership Federal Credit Union	CA	
103	Progress Fund, The	PA	
104	RCAP Solutions Financial Services, LLC	MA	
105	Reinvestment Fund, Inc., The	PA	
106	Richmond Economic Development Corporation	VA	
107	Rising Tide Community Loan Fund	PA	
108	Rural Community Assistance Corporation	CA	
109	Rural Opportunities Enterprise Center, Inc.	NY	
110	San Luis Obispo County Housing Trust Fund	CA	
111	School Workers Federal Credit Union	NC	
112	Seattle Economic Development Fund d/b/a Community Capital	WA	
113	Seedco Financial Services	NY	
114	Self-Help Credit Union	NC	
115	Sephardic Angel Fund	NY	
116	South Dakota Rural Enterprise, Inc.	SD	
117	Southwest Virginia Community Development Financing, Incorporated	VA	
118	Springfield Neighborhood Housing Services, Inc.	MA	
119	Syracuse Cooperative Federal Credit Union	NY	
120	The Housing Fund, Inc.	TN	

Reader Conflict of Interest Report
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Signature: _____

Date: _____

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Check here if you do **NOT** have a conflict of interest with any of the organizations listed below.

No.	Organization	State	Check if conflict
121	Trenton Business Assistance Corporation	NJ	
122	Tulsa Economic Development Corporation	OK	
123	United Bank and Trust Company	LA	
124	University Financial Corporation	MN	
125	Valley Small Business Development Corporation	CA	
126	Vermont Community Loan Fund, Inc.	VT	
127	Virginia Community Capital, Inc.	VA	
128	Washington Area Housing Trust Fund	DC	
129	Washington Assoc. of Minority Entrepreneurs Inc.	WA	
130	West River Foundation for Economic and Community Development	SD	
131	West Texas Credit Union	TX	
132	Western Massachusetts Enterprise Fund Inc.	MA	
133	Wisconsin Women's Business Initiative Corporation	WI	
134	WomenVenture	MN	

**NONDISCLOSURE CERTIFICATION FOR
COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS (CDFI) FUND
READERS**

By signature of this document, the undersigned certifies to the following: All information made available to the undersigned for purposes of reviewing applications to the Community Development Financial Institutions Fund (the "Fund") (including the names of and total number of applicants), or any such information which otherwise comes into the possession of the undersigned during the review of said applications, and any such information developed by the undersigned during such review, shall be used only for the express purpose of completing such review or otherwise assisting the Fund to accomplish its purposes, and shall not be disclosed to any other individual or firm outside of the United States Government. Further, all discussions connected with reviewing applications to the Fund and all evaluations of said applications including, without limitation, any comments, advice or recommendations given by any reader with respect to any application, shall not be disclosed to any individual or firm not participating in such review and/or evaluations.

Signature of Reader

Date

Printed or Typed Name of Reader

**PRIVACY ACT NOTICE FOR:
CONFLICT OF INTEREST PACKAGE FOR NON-FEDERAL READERS**

This information is provided pursuant to Public Law 93-579 (Privacy Act of 1974), December 31, 1974, for contractors being considered as readers of applications submitted to the Department of the Treasury's Community Development Financial Institutions Fund (Fund). The completion of this package is mandatory for all contractors to be selected as readers. Failure to fully complete this package will result in contractors being rejected from consideration as a reader.

Authority

12 U.S.C. § 4703(c); and 48 C.F.R. Subpart 9.5.

Purpose and Uses

This information is used by appropriate reviewing officials to determine whether or not a contractor's financial interest, or that of the contractor's spouse, parent, dependent child, or member of household, may result in a conflict, or apparent conflict of interest with the individual's duties and responsibilities as a contractor evaluating applications.

Paperwork Reduction Act Notice

This conflict of interest package is used by the Community Development Financial Institutions Fund to determine whether or not a contractor's financial interest, or that of the contractor's spouse, parent, dependent child, or member of household, may result in a conflict, or apparent conflict of interest with the individual's duties and responsibilities as a contractor evaluating applications. The completion of this package is mandatory for all contractors to be selected as readers. (12 U.S.C. § 4703(c); 12 U.S.C. § 4712(b)). Contractors are not required to respond to this collection of information unless it displays a currently valid OMB number. Generally, information submitted in response to this package shall be maintained to insure confidentiality as required by 5 U.S.C. § 552(a), except to the extent that disclosure of such information is permitted pursuant to 5 U.S.C. § 552(a). The estimated average burden associated with this collection of information is 45 minutes. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Department of the Treasury, Community Development Financial Institutions Fund, 601 13th Street, N.W., Suite 200 South, Washington, DC 20005.

**OMB Approval No. 1559-0011
CDFI-0016**