



# COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

CDFI Fund ▪ 601 Thirteenth Street, NW ▪ Suite 200, South ▪ Washington, DC 20005 ▪ (202) 622-8662

# Bank Enterprise Award Program

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## 2007 Application

OMB Approval No. 1559-0005

CDFI Form: CDFI-0002

#### Paperwork Reduction Act Notice

This submission requirements package is provided to Applicants for Awards under the Bank Enterprise Award Program. The Estimated average burden associated with this collection of information is 15 hours per respondent, depending on individual circumstances. 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 Thirteenth Street, N.W., Suite 200-South, Washington, DC 20005.

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# Introduction and Instructions

*Capitalized terms (other than titles) are defined in the BEA Program Regulations, the Notice of Funds Availability (NOFA) for the FY 2007 and FY 2008 funding rounds, the BEA Program Application, or the Supplemental Guidance for Applicants. All of these documents may be downloaded from the Fund's website at [www.cdfifund.gov](http://www.cdfifund.gov). Certain terms used throughout the Application have meanings unique to the BEA Program. The Fund encourages each Applicant to review the regulations, NOFA, and the Supplemental Guidance to be familiar with these meanings as well as other program requirements.*

The mission of the Community Development Financial Institutions Fund (the Fund) is to expand the capacity of financial institutions to serve populations and communities lacking adequate access to financial products and financial services. The Fund achieves its mission by directly investing in and supporting Community Development Financial Institutions (CDFIs), Community Development Entities (CDEs), and other financial institutions through the CDFI Program, the Initiatives for Expanding Native Opportunity, the New Markets Tax Credit (NMTC) Program, and the Bank Enterprise Award (BEA) Program.

The BEA Program complements the community development activities of banks and thrifts (collectively referred to as banks for purposes of this Application) by providing financial incentives to expand investments in CDFIs and to increase lending, investment, and service activities within economically Distressed Communities. Providing monetary awards for increasing community development activities leverages the Fund's dollars and puts more capital to work in Distressed Communities throughout the nation.

## FY 2007 BEA Program

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### Major Changes for the FY 2007 Round

The FY 2007-FY2008 NOFA includes no asset cap limitations for a CDFI Partner. Beginning with the FY 2007 round, each Applicant seeking an award in the Distressed Community Financing Activities and the Service Activities categories must provide detailed address information for transactions of \$250,000 and above.

### Application Eligibility Factors

#### FDIC-Insured Depositories

The legislation authorizing the BEA Program specifies that eligible Applicants for the BEA Program must be Insured Depository Institutions, as defined in 12 U.S.C. §1813(c)(2). As set forth in the NOFA, an Applicant must be FDIC-insured by December 31, 2006 to be eligible for a BEA Program Award.

#### Prior Fund Awardees or Allocatees

The BEA Program NOFA includes certain eligibility requirements which generally apply to Applicants that are prior Awardees or Allocatees under other Fund programs.

- **Failure to Meet Reporting Requirements.** The Fund will not consider an Application submitted by an Applicant if the Applicant, or an entity that Controls (as such term is defined in paragraph (g) below) the Applicant, is Controlled by the Applicant or shares

common management officials with the Applicant (as determined by the Fund) is a prior Fund awardee or allocatee under any Fund program and is not current on the reporting requirements set forth in the previously executed assistance, award or allocation agreement(s), as of the Application deadline(s) of this NOFA. The Fund only acknowledges the receipt of reports that are complete. As such, incomplete reports or reports that are deficient of required elements will not be recognized as having been received.

- **Pending Resolution of Noncompliance.** If an Applicant that is a prior awardee or allocatee under any Fund program and if: (i) It has submitted complete and timely reports to the Fund that demonstrate noncompliance with a previous assistance, award or allocation agreement, and (ii) the Fund has yet to make a final determination as to whether the entity is in default of its previous assistance, award or allocation agreement, the Fund will consider the Applicant's Application under this NOFA pending full resolution, in the sole determination of the Fund, of the noncompliance. Further, if another entity that Controls the Applicant, is Controlled by the Applicant or shares common management officials with the Applicant (as determined by the Fund), is a prior Fund awardee or allocatee and if such entity: (i) Has submitted complete and timely reports to the Fund that demonstrate noncompliance with a previous assistance, award or allocation agreement, and (ii) the Fund has yet to make a final determination as to whether the entity is in default of its previous assistance, award or allocation agreement, the Fund will consider the applicant's Application under this NOFA pending full resolution, in the sole determination of the Fund, of the noncompliance.
- **Default Status.** The Fund will not consider an Application submitted by an Applicant that is a prior Fund awardee or allocatee under any Fund program if, as of the Application deadline of this NOFA, the Fund has made a final determination that such Applicant is in default of a previously executed assistance, award or allocation agreement(s) and the Fund has provided written notification of such determination to such Applicant. Further, an entity is not eligible to apply for an award pursuant to this NOFA if, as of the Application deadline, the Fund has made a final determination that another entity that Controls the Applicant, is Controlled by the Applicant or shares common management officials with the Applicant (as determined by the Fund): (i) Is a prior Fund awardee or allocatee under any Fund program, (ii) has been determined by the Fund to be in default of a previously executed assistance, award or allocation agreement(s), and (iii) the Fund has provided written notification of such determination to the defaulting entity.
- **Termination in Default.** The Fund will not consider an Application submitted by an Applicant that is a prior Fund awardee or allocatee under any Fund program if, within the 12-month period prior to the Application deadline of this NOFA, the Fund has made a final determination that such Applicant's prior award or allocation terminated in default of the assistance, award or allocation agreement and the Fund has provided written notification of such determination to such Applicant. Further, an entity is not eligible to apply for an award pursuant to this NOFA if, within the 12-month period prior to the Application deadline of this NOFA, the Fund has made a final determination that another entity that Controls the Applicant, is Controlled by the Applicant or shares common management officials with the Applicant (as determined by the Fund), is a prior Fund awardee or allocatee under any Fund program whose award or allocation terminated in default of the assistance, award or allocation agreement and the Fund has provided written notification of such determination to the defaulting entity.
- **Undisbursed Balances.** The Fund will not consider an Application submitted by an

Applicant that is a prior Fund awardee under any Fund program if the Applicant has a balance of undisbursed funds (defined below) under said prior award(s), as of the Application deadline of this NOFA. Further, an entity is not eligible to apply for an award pursuant to this NOFA if another entity that Controls the Applicant, is Controlled by the Applicant or shares common management officials with the Applicant (as determined by the Fund), is a prior Fund awardee under any Fund program, and has a balance of undisbursed funds (defined below) under said prior award(s), as of the Application deadline of this NOFA. In the case where another entity Controls the Applicant, is Controlled by the Applicant or shares common management officials with the Applicant (as determined by the Fund), is a prior Fund awardee under any Fund program, and has a balance of undisbursed funds under said prior award(s), as of the Application deadline of this NOFA, the Fund will include the combined awards of the Applicant and such affiliated entities when calculating the amount of undisbursed funds.

## **Application Submission Requirements and Deadlines**

BEA Program Applications may be submitted only through Grants.gov, the official Federal government-wide website, as required by Public Law 106-107 and Section 5(a) of the Federal Financial Assistance Management Improvement Act.

### **Downloading Templates and Other Application Material**

Basic instructions for submitting the Application through Grants.gov can be found in this Application. To download the complete Application package, including the Application, Application Templates for completing the various submission documents, go to [www.Grants.gov](http://www.Grants.gov), click on “Apply for Grants” and search for the package using the CFDA Number for the BEA Program (21.021) and the funding opportunity number for the BEA Program (CDFI-2007-BEA). The complete Application package is also available on the BEA Program page of the Fund’s website.

### **Grants.Gov Registration**

An Applicant must have both an individual account and an organization account registered with grants.gov in order to submit an Application via grants.gov. The one-time registration process involves several steps and will take several days to complete. The Fund encourages any organization considering applying to the FY 2007 funding round to start the registration process as early as possible. Detailed registration instructions can be found on the “Get Registered” screen from the grants.gov home page. The Fund recommends reviewing Grants.gov’s 2-page version of the instructions located at [www.grants.gov/section910/Grants.govRegistrationBrochure.pdf](http://www.grants.gov/section910/Grants.govRegistrationBrochure.pdf).

### **MyCDFIFund Accounts**

The Fund is unable to process any Application submitted via grants.gov unless the Applicant has created a myCDFIFund account under the same EIN as the Applicant’s grant.gov account. MyCDFIFund is the primary vehicle through which the Fund communicates with its awardees and applicants. It allows users to update contact information, including mailing and email addresses, as changes occur. MyCDFIFund, unlike grants.gov, is managed and controlled by the Fund. Data submitted through grants.gov does not automatically create a myCDFIFund account for an Applicant. An Applicant must establish a personal and organization account by clicking on “Log onto myCDFIFund” from the Fund’s website at [www.cdfifund.gov](http://www.cdfifund.gov).

The Applicant must ensure that the EIN, Applicant Name, Authorized Representative / AOR (name and contact information), and the Contact Person (name and contact person) identified on the SF 424 submitted via Grants.gov matches that in the Applicant’s myCDFIFund account. If these items do not match, the Fund will be unable to process the Application. Therefore, it is essential for the Applicant to ensure that the information in the myCDFIFund account is accurate and updates prior to submitting the Application via Grants.gov.

The Fund communicates award decisions via e-mail to the Authorized Representative listed in the Applicant’s myCDFIFund account. Because an Applicant will be notified via e-mail, it is essential that the email addresses identified in the Applicant’s myCDFIFund account are correct and current. If an Applicant’s email system has a spam blocker function, please ensure that the Fund’s main email addresses ([cdfihelp@cdfi.treas.gov](mailto:cdfihelp@cdfi.treas.gov), [cme@cdfi.treas.gov](mailto:cme@cdfi.treas.gov), [grantsmanagement@cdfi.treas.gov](mailto:grantsmanagement@cdfi.treas.gov)) are listed as acceptable sources. Otherwise, the award notification email may never be received.

### **Application Package**

The Application Package is organized in three parts – according to their method of submission:

Part	Application Component	Submission Procedures
<b>Part I.</b> Grants.gov	<b>Application for Federal Assistance (Standard Form 424)</b>  <b>Electronic Attachments</b>  <b>Word Templates:</b> <b>Required for All Applicants:</b> <ul style="list-style-type: none"> <li>– Environmental Review Form.</li> <li>– Assurances and Certifications.</li> </ul> <b>As Required:</b> <ul style="list-style-type: none"> <li>– Certification 1. ETAs, First Accounts, or New Branches.</li> <li>– Certification 2. Certification of Disbursement.</li> <li>– Certification 3. Certification of Same Distressed Community</li> </ul> <b>Excel Charts:</b> <ul style="list-style-type: none"> <li>– Required for All Applicants:</li> <li>– Applicant Information.</li> <li>– Worksheet 1: Award Request Calculation.               <ul style="list-style-type: none"> <li>– <i>There are two versions of this worksheet: one for CDFI banks and one for Non-CDFI banks – be sure to use the correct one.</i></li> </ul> </li> <li>– Report of Transactions.</li> </ul>	<ul style="list-style-type: none"> <li>– Submit in Grants.gov and Mail a copy to BPD as cover page to paper attachments.</li> <li>– Complete MS Word Template.</li> <li>– Upload under “Attachments” in Grants.gov.</li> <li>– Complete MS Excel Template.</li> <li>– Upload under “Attachments” in Grants.gov.</li> </ul>



<p><b>Part II.</b> myCDFIFund</p>	<p><b>Distressed Community Designation and CDFI Partner Registration</b></p> <ul style="list-style-type: none"> <li>- Distressed Community Financing and Service Activities: <ul style="list-style-type: none"> <li>- Worksheet and Map <u>for the Applicant</u>.</li> </ul> </li> <li>- CDFI Support Activities: <ul style="list-style-type: none"> <li>- Worksheet and Map <u>for the CDFI Partner</u> (submitted by Partner).</li> <li>- Statement of Integral Involvement for any CDFI Partner that is the recipient of CDFI Support (i.e., loans or deposits).</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- Designate the Distress Community in CIMS (the Fund's mapping system) accessed through myCDFIFund.</li> <li>- <b>Distressed Community Financing and Service Activities:</b> Applicant must register its Distressed Community <u>via myCDFIFund</u> according to the instructions on the Fund's website.</li> <li>- <b>CDFI Support Activities:</b> A CDFI Partner that is the recipient of CDFI Support (loans or deposits) must register as a Partner via myCDFIFund according to the instructions on the Fund's website.</li> </ul>
<p><b>Part III.</b> Hard Copy (BPD)</p>	<p><b>Qualified Activity Documentation /Other Attachments</b></p> <ul style="list-style-type: none"> <li>- <b>Documentation of Qualified Activities:</b> as described below under Part IV. Reporting and Documenting Qualified Activities.</li> <li>- <b>Documentation from the Internal Revenue Service (IRS)</b> evidencing that the Applicant itself (i.e., not its parent or Affiliate) has been assigned its own unique Employer/Taxpayer Identification Number (EIN/TIN).</li> </ul>	<ul style="list-style-type: none"> <li>- Submit to BPD at the address below as follows: <ul style="list-style-type: none"> <li>- One unbound copy of the completed SF-424 as the cover page along with required documentation and attachments. Copies of documentation are acceptable. No tabs, staples, or other forms of binding.</li> <li>- One copy of SF-424 and documentation / attachments in a 3-ring binder (tabs, staples, and other binding are acceptable).</li> </ul> </li> </ul>

**Distressed Communities and CDFI Partners Registration Via MyCDFIFund**

The Fund requires any Applicant seeking an award in the Distressed Community Financing or Service Activities Categories to register its designated Distressed Community via its myCDFIFund account. In addition, CDFI Partners must register as such via their MyCDFIFund account. Distressed Community and CDFI Partner registrations must be completed by 5:00 pm ET March 19, 2007.

- Distressed Community Registration Materials consist of: (1) BEA-qualifying Distressed Community Maps and Worksheets; and (2) a “BEA Signature Page.”
- The CDFI Partner Registration Materials consist of: (1) the Statement of Integral Involvement; (2) the associated BEA-qualifying Distressed Community Maps and Worksheets; and (3) a “BEA Signature Page.”
  - An Applicant seeking an award for providing CDFI Support to a CDFI Partner will identify the CDFI Partner by listing its full legal name on its Report of Transactions. Fund staff will verify the CDFI Partner is registered via myCDFIFund.

Detailed instructions for registering Distressed Communities or registering as a CDFI Partner are located on the Fund's website ([www.cdfifund.gov](http://www.cdfifund.gov)) under the BEA Program page.

## Application Deadlines

The Application Package must be received by the following deadlines:

- **Part I (Grants.gov):** must be submitted through Grants.gov by 5:00 p.m. Eastern Time (ET) on **March 15, 2007**.
- **Part II (myCDFIFund):** must be registered by 5:00 p.m. ET on **March 19, 2007**.
- **Part III (Documentation / Paper Attachments):** must be received by BPD (at the address specified below) by 5:00 p.m. ET on **March 19, 2007**:  
CDFI Fund Grants Manager  
BEA Program  
Bureau of Public Debt  
200 Third Street  
Parkersburg, WV 26101-5312  
(304) 480-6088

*Applicants are encouraged to allow at least 3 business days (i.e., not Saturday or Sunday) for delivery to BPD's offices in West Virginia.*

- Documentation / Paper Attachments received at the BPD offices designated above after 5:00 p.m. ET on March 19, 2007 will be returned to the sender.
- Documentation / Paper Attachments will not be accepted at the Fund's offices in Washington, DC. Packages received in the Fund's Washington DC offices will be returned to the sender.
- Documentation/Paper Attachments sent by facsimile or e-mail will not be accepted and will be disregarded upon receipt.
- The Fund will not grant exceptions or waivers for late delivery of documents including, but not limited to, late delivery that is caused by third parties such as the US Postal Service, couriers, or overnight delivery services.

## Ensuring that the Application Package Is Complete

An Applicant must complete and submit required all Application materials in such a manner as to comply with all requirements of the BEA Program Regulations, NOFA, and this Application by the applicable deadline. A complete Application Package is one that includes all required material described above. Some items – if missing or incomplete – will result in the immediate rejection of the entire Application. The Fund will immediately reject an Application Package if:

- The SF-424 is not submitted via Grants.gov.
- The SF-424 is not received (in paper) by BPD as the cover paper to the Documentation/Paper Attachments.

The Fund will allow three business days for an Applicant to submit the following items if missing or incomplete:

- IRS Documentation of the Applicant's EIN.
- Environmental & Legal Certifications.
- Documentation of Qualified Activities.

- Distressed Community or CDFI Partner Registration via myCDFIFund.

**TIP** Do not wait until the last minute to obtain EIN documentation. The Fund encourages Applicants to allow sufficient time to obtain the necessary numbers or documentation. If the EIN documentation is missing from the initial paper submission of the Application materials, the three days allowed by the Fund to submit these items may not be sufficient time to obtain them. It is always better to ensure that the initial Application submission contains all required items and documentation.

### **Awardee Notification and the Award Agreement**

For the FY 2007 funding round, the Fund will notify Applicants selected to receive an Award by late September 2007. The Fund notifies an Applicant of the Award decision (positive or negative) via mail to the designated Authorized Representative. For an Applicant selected to receive an Award, in addition to the Award notification letter, the Fund will send two copies of an Award Agreement and two copies of the Notice of Award along with the letter informing the Applicant that it has been selected as an Awardee. The Awardee's Authorized Representative must sign all copies of both documents and return one copy of each (the Award Agreement and the Notice of Award) to the Fund within five business days from the date of the Award letter. Awardees should retain one copy of both the Notice of the Award and the Award Agreement for its files.

## Contacting the Fund

The Fund will respond to questions between the hours of 9:00 a.m. and 5:00 p.m. ET, through March 12, 2007 (two business days before the Application deadline). The Fund will not respond to phone calls or e-mail inquiries that are received after 5:00 p.m. ET on March 12, 2007, until after the funding Application deadline of March 15, 2007. NOTE: These are not toll-free numbers. If the Applicant is experiencing difficulty submitting the Application in grants.gov: contact the grants.gov help line: do not contact the Fund for grant.gov submission issues.

<b>Main Office</b>	202-622-8662 202-622-7754 fax	<a href="http://www.cdfifund.gov">www.cdfifund.gov</a>	General inquiries; phone numbers for individual Fund staff; access to myCDFIFund and program webpage.
<b>Program Support</b>	202-622-6355	<a href="mailto:cdfihelp@cdfi.treas.gov">cdfihelp@cdfi.treas.gov</a>	How to complete Application materials.
<b>Grants Management Support</b>	202-622-8226 202-622-9625 fax	<a href="mailto:grantsmanagement@cdfi.treas.gov">grantsmanagement@cdfi.treas.gov</a>	Application deadlines; Application submission requirements; completing the Environmental Review Form; Questions regarding EIN Documentation, DUNS, disbursements, and Notices of Awards.
<b>Compliance &amp; Monitoring Support</b>	202-622-8226 202-622-9625 fax	<a href="mailto:cme@cdfi.treas.gov">cme@cdfi.treas.gov</a>	Status of compliance with other Awards including outstanding reports.
<b>IT Support</b>	202-622-2455	<a href="mailto:ithelpdesk@cdfi.treas.gov">ithelpdesk@cdfi.treas.gov</a>	Registering and creating accounts on myCDFIFund.
<b>Legal Support</b>	If you have any questions or matters that you believe require response by the Fund's Office of Legal Counsel, please refer to the document titled "How to Request a Legal Review", found on the Fund's web site at <a href="http://www.cdfifund.gov">www.cdfifund.gov</a> .		

## Part 1: Grants.Gov Instructions

In compliance with federal regulations, the Fund requires applicants to submit the FY 2007 BEA Application via [www.Grants.gov](http://www.Grants.gov), the official federal website for federal grant applications. Those who are returning may notice Grants.gov has undergone some website enhancements, which are covered in this guidance. For those who are new to the process, the following instructions provide the basic steps for registering on Grants.gov, accessing the “Application Package,” and submitting the electronic components of the package via Grants.gov. Not all components of the BEA Program Application are submitted via Grants.gov. Read the Instructions section of the Application (especially page 7 – 8) for submission requirements.

The registration process alone can take several days to complete! Start the registration process early, submit the Application early, and verify the submission is received. Call the Grants.gov support staff with any questions about the process. The Grants.gov help desk can be reached at 1-800-518-4726 or via email at [support@grants.gov](mailto:support@grants.gov). The Grants.gov Contact Center hours of operation are Monday-Friday, 7:00 a.m. to 9:00 p.m., Central Standard Time. If you experience difficulties submitting the Application via grants.gov: call the grants.gov help desk.

### Step 1: Install the PureEdge Viewer.

In order to register on Grants.gov or access, complete, and submit an Application, you must download and install the PureEdge Viewer, a small, free program available on the Grants.gov website. If you have downloaded the software in the past you may want to do it again to make sure you have the latest version.

- From the Grants.gov home page: select the **Apply for Grants** link on the left side of the screen under the For Applicants section, and click on the **PureEdge Viewer** link.
- Choose **Save** when the download process begins. This will open the **Save As** window where you can designate where the program should save on your computer. Browse to where you would like the program to save on your computer. Once you have browsed to where you want the PureEdge Viewer to save on your computer, click **Save**. This will download the program. Follow the screen prompts to complete the download process.

*Make sure the box next to “Close this dialog box when download completes” is NOT checked on the Download Complete window. If the download window closes when the download completes, you will need to locate the downloaded file on your computer and open it. Search for the filename ICSViewer602\_grants.exe if you have forgotten where you downloaded it.*

### Step 2 Registering with Grants.gov

An organization must register with Grants.gov in order to apply. See Grants.gov’s overview of this process at: [www.grants.gov/section910/Grants.govRegistrationBrochure.pdf](http://www.grants.gov/section910/Grants.govRegistrationBrochure.pdf).

- Read and follow the instructions to register on Grants.gov from the **Get Registered** page: [http://www.grants.gov/applicants/get\\_registered.jsp](http://www.grants.gov/applicants/get_registered.jsp).
- **Additional Fund Guidance on Registering.** The following are some additional tips from the Fund on how to begin the registration process if you are a first time Grants.gov user:

- **Step A: Obtain a Dunn & Bradstreet Universal Numbering System (DUNS) Number.**  
Institutions applying for federal grants are required to provide a DUNS number. The federal government has adopted use of DUNS numbers to keep track of how federal grants are disbursed. If your institution does not have a DUNS number, call 1-866-705-5711 or go to <https://eupdate.dnb.com/requestoptions.html> to receive one free of charge.
- **Step B: Register Your Organization with the Central Contractor Registry (CCR).**  
The CCR is the primary vendor database for the U.S. Government. The CCR collects, validates, stores, and disseminates data in support of agency acquisition missions. The federal government uses the CCR as a centralized registry for all contractors and grant applicants. CCR registration is also an element of the electronic signature process. A handbook describing CCR and the registration process can be found at the following link: [www.ccr.gov/handbook.asp](http://www.ccr.gov/handbook.asp). Online registration with CCR will take about 30 minutes to complete, and can be accessed at <http://www.ccr.gov/> or by phone at 1-888-227-2423. Your registration should become active with CCR within 3-5 business days, however it is recommended that you start early to allow time for correcting any registration errors. When your organization registers with CCR, you must designate:
  - \* **CCR Point of Contact (CCR POC).** This individual is responsible for maintaining the accuracy and timeliness of the information in CCR’s registry. Upon successful registration, the CCR POC will receive a T-PIN (Trading Partner Identification Number) that will enable him or her to update your organization’s CCR information as necessary.
  - \* **An EBiz Point of Contact (EBiz POC).** This individual will have sole authority to designate the staff member(s) who can submit grant Applications on your organization’s behalf through Grants.gov. The same individual may serve as both the CCR POC and as the EBiz POC.

During registration, you will be asked to designate a special password called a Marketing Partner ID or “M-PIN.” This password will be used in Step D below. Record and protect your T-PIN and M-PIN. Also, keep track of the staff designated as Points of Contact.

- **Step C: Register with Grants.gov’s Credential Provider: Operational Research Consultants (ORC).** <http://www.grants.gov/section678/AORRegCheck.pdf> (check list for registering as an AOR). Each person who will be submitting Applications on behalf of your organization must first register with Grants.gov’s credential provider: Operational Research Consultants (ORC). They must also be designated and registered as Authorized Organization Representatives (AORs). Before starting on this step, your CCR registration (Step B above) must be active. Grants.gov recommends that you wait one business day between registering with CCR and registering with Grants.gov’s credential provider. AORs will receive usernames and passwords the same day they submit their information.

To register, each AOR must apply for a UserID and password from the credential provider, ORC, at <https://apply.grants.gov/OrcRegister>. AORs will need to know the organization’s DUNS number in order to complete the process.

Each AOR should print out the ORC eAuthentication Account Confirmation and keep it for his/her records. Additionally, the organization should maintain a Grants.gov file

identifying all AORs and other points of contacts provided during the registration process. These contacts should be updated as staff changes occur.

Once the AOR is registered with ORC, the AOR will receive an ID and password to use when submitting Application packages via Grants.gov. Anyone can find, download, and complete Applications. Only AORs can submit Applications.

- **Step D: Register with Grants.gov.** The organization's AOR(s) must register with Grants.gov at: [http://www.grants.gov/applicants/organization\\_registration.jsp](http://www.grants.gov/applicants/organization_registration.jsp)

Registration creates an account on Grants.gov that enables your organization to name and confirm authorization for one or more AORs and then allows the AOR(s) to submit Applications on your organization's behalf. Registration approval depends on the time it takes your EBiz POC to log on and approve the AOR, but approval can occur the same day. The system will not accept an Application submission until the AOR registration has been approved.

### Step 3: Access and Save Application Materials

- Go to [www.grants.gov](http://www.grants.gov) and look under the 'For Applicants' tab along the left side of your screen for the link **Apply for Grants**.
- After you have accessed the Apply for Grants screen, click on **Step 1: Download a Grant Application Package and Instructions**.
- You will have the option of entering the CFDA Number or the Funding Opportunity Number. You must complete at least one of these fields:
  - CFDA Number: 21.021 or Funding Opportunity Number: CDFI-2007-BEA
- After entering the CFDA Number, Click **Download Package**.
- This will take you to the **Selected Grant Applications for Download** screen.

CFDA	Opportunity Number	Competition ID	Competition Title	Agency	Instructions & Application
21.021	CDFI-2007-BEA	CDFI-2007-BEA	BEA Program 2007	DOT CDFI	<a href="#">download</a>

- Click **download** under the **Instructions and Application** header (see above) to access the **Download Opportunity Instructions and Application screen** (see below).

### Download Opportunity Instructions and Application

You have chosen to download the instructions and Application for the following opportunity:

**CFDA Number:** 21.021: Bank Enterprise Award Program

**Opportunity Number:** CDFI-2007-BEA: BEA Program 2007

**Competition ID:** CDFI-2007-BEA

**Competition Title:** BEA Program 2007

**Agency:** Community Development Financial Institutions

**Opening Date:** 1/15/2006

**Closing Date:** 3/15/2007

If you would like to be notified of any changes to this opportunity please enter your e-mail address below, and you will be e-mailed in the event this opportunity is changed and republished on Grants.gov before its closing date.

Download the instructions and Application by selecting the download links below. While the instructions or Application files may open directly, you may save the files to your computer for future reference and use. You do not need Internet access to read the instructions or the Application once you save them to your computer.

#### 1. Download Application Instructions

#### 2. Download Application Package

- This will allow you to download an Application Package (which includes the SF-424) and the Application Instructions (including templates for all the Application Materials). See below for instructions on completing the Download Application Package materials (Step 4).
- First, Click **Download Application Instructions** to download the Application Materials.
- Choose **Save** during the download process and then **Open Folder** when done. Double-click on the saved Zip file and a list of documents opens up.
- Under **Actions**, choose **Select All** then **Extract** to copy all files to your computer.
- You can now work on preparing the documents to be uploaded into Grants.gov. See page 7 for a detailed list of files to upload. See Step 4 for instructions on completing and submitting the SF-424.

### Step 4: Create and Save the PureEdge Grant Application Package File

- From the Apply for Grants page of Grants.gov, click on **Download Application Package** to return to the Download Opportunity Instructions and Application page.
- Click option 2 **Download Application Package**. This opens a file (see below) in PureEdge where you will complete the SF-424 and upload the Application Materials completed offline. This is also where you will make your final submission. Do not click the SUBMIT button until all steps are completed.



- Save this PureEdge file to your computer by Clicking on **Save** at the top of the screen. Note: A warning message appears informing you that one or more of the items in this form contains an invalid value and asks if you want to proceed anyway. Click **Yes**.
  - You are creating a PureEdge file that you will be able to return to later. Therefore, you need to save this file to a readily available directory on your computer. The Fund recommends saving this file to your desktop so that it will be easy to find.
  - The Application Package can be completed in its entirety offline; however, you will need to login to the Grants.gov website during the submission process. You can save your Application at any time by clicking the “Save” button at the top of your screen. The “Submit” button will not be functional until the Application is complete and saved.
- Enter a file name for the Grant Application Package in the **Application Filing Name** field.

*Do not click the submit button on the PureEdge Grant Application Package form until you are ready to submit the complete Application Package.*

## Step 5: Completing the SF 424

- To open the saved **Grant Application Package** file, go to your Desktop (or where you saved it), and double click on the PureEdge icon.
- In the box on the left side of the screen labeled Mandatory Documents select Application for Federal Assistance (SF-424), then click on **Open Form** below the box to open the SF-424.
- You can enter data on the SF-424 (see below) at various times. Click **Close Form** to save. See notations in Attachment 1 about how to complete the individual SF-424 fields.

Close Form

Next

Print Page

About

OMB Number: 4040-0004  
Expiration Date: 07/31/2006

<b>Application for Federal Assistance SF-424</b>		Version 02
<b>* 1. Type of Submission:</b> <input type="radio"/> Preapplication <input type="radio"/> Application <input type="radio"/> Changed/Corrected Application	<b>* 2. Type of Application:</b> <input type="radio"/> New <input type="radio"/> Continuation <input type="radio"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>		* 5b. Federal Award Identifier: <input type="text"/>
<b>State Use Only:</b>		
6. Date Received by State: <input type="text"/> / <input type="text"/> / <input type="text"/>	7. State Application Identifier: <input type="text"/>	
<b>8. APPLICANT INFORMATION:</b>		
* a. Legal Name: <input type="text"/>		

- Once you have filled in all of the fields on all three pages, print the completed SF-424 and send the hard copy as the cover sheet with each set of paper attachments.
  - The SF 424 is stored within the Grant Application Package document that you save to your computer. It is important to note the location of the document when you initially “Save” the Grant Application Package. That document is a PureEdge Viewer file which includes both the SF-424 and the identification of all the Application material (Attachments) to be transmitted when you hit the submit button.

## Step 6: Uploading Application Attachments for Final Submission

- After you close out of the SF-424, you return to the **Grant Application Package** screen. In the box on the left labeled Mandatory Documents: select **Attachments** then click on **Open Form**. A table will open allowing you to upload each of the documents you’ve completed.
- Use one row per document to upload all required templates for a complete Application.
- Click **Close Form** at top of screen when all documents have been added. When you close this form, you return to the Grants Application Package screen.
- Make sure that all the required files are included within the Attachments list. Verify by selecting **Attachments**, then clicking on **Open Form**. Applicants will not have an opportunity to provide missing attachments.

## Step 7: Submitting the Final Grant Application Package

- From the Grants Application Package screen, select Application for Federal Assistance (SF-424) from Mandatory Documents. Click on the arrow between the two boxes to move the SF-424 to the box on the right labeled Mandatory Documents Completed for Submission.
- Follow same procedure to move the **Attachments** to the **Mandatory Documents Completed for Submission** box.

- Click **Check Package for Errors** from the top menu. Make changes as necessary based on each error found in the package.
- When have corrected all errors and have placed all required documents into the **Mandatory Documents Completed for Submission** box, then you are ready to submit the Application Package. By clicking **Submit**, you are submitting the SF-424 plus the Attachments.
- After pressing **Submit**, the AOR will be prompted to supply the valid User ID and Password and select Login in order for the submission process to be completed (see below).
  - If you are not authorized to submit, or your organization is not fully registered with Grants.gov, you will receive an error message. Only AORs are able to submit Applications on Grants.gov.



[For Applicants](#) [About Grants.gov](#) [Resources](#) [For Agencies](#)  
[Contact Us](#) [SiteMap](#) [Help](#) [Home](#)

Welcome to the section of the site that is dedicated to Federal Government grant applicants.

To submit your application, please enter your Username and Password in the box below and then press the Login button.

To log out of the system, simply close your browser window from the Receipt Confirmation page.

**Please enter your Username and Password to login to the Grants.gov system.**

**Username**

**Password**

**Warning Notice!**

This is a U.S. Government computer system, which may be accessed and used only for authorized Government business by authorized personnel. Unauthorized access or use of this computer system may subject violators to criminal, civil, and/or administrative action.

All information on this computer system may be intercepted, recorded, read, copied, and disclosed by and to authorized personnel for official purposes, including criminal investigations. Such information includes sensitive data encrypted to comply with confidentiality and privacy requirements. Access or use of this computer system by any person, whether authorized or unauthorized, constitutes consent to these terms.

- Select **Sign and Submit Application** once you read and agree to the terms (see below).

## Application Submission Verification and Signature

Opportunity Title: CDFI-FATA-06  
Offering Agency: DOT CDFI  
CFDA Number: 21.020  
CFDA Description: Community Development Financial Institutions Program  
Opportunity Number: CDFIFA05  
Competition ID:  
Opportunity Open Date: 02/13/2006  
Opportunity Close Date: 09/29/2006  
Application Filing Name : BMCD Loan Fund

### Do you wish to sign and submit this Application?

Please review the summary provided to ensure that the information listed is correct and that you are submitting an application to the opportunity for which you want to apply.

If you want to submit the application package for the listed funding opportunity, click on the "Sign and Submit Application" button below to complete the process. You will then see a screen prompting you to enter your user ID and password.

If you do not want to submit the application at this time, click the "Exit Application" button. You will then be returned to the previous page where you can make changes to the required forms and documents or exit the process.

If this is not the application for the funding opportunity for which you wish to apply, you must exit this application package and then download and complete the correct application package.

**Sign and Submit Application**

**Exit Application**

*You have now completed your Application submission!*

## **Frequently Asked Questions About Grants.gov**

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The following are a few frequently asked questions (FAQs) the Fund has received. A more comprehensive list of Grants.gov FAQs can be found at: <http://www.grants.gov/help/faq.jsp>

### **Why can't I find the SF-424 that I filled out?**

The SF 424 is stored within the Grant Application Package document that you save to your computer. It is important to note the location of the document when you initially "Save" the Grant Application Package. That document is a PureEdge Viewer file which includes both the SF-424 and the identification of all the Application material (Attachments) to be transmitted when you hit the submit button. See Steps 4 through 7 in the [Instruction Document](#).

### **Which NAICS code should I use for the SF-424 question?**

You can find the NAICS or SIC code for your business by using the search engine on the Census site at [www.census.gov](http://www.census.gov). Most financing activities fall within the 52XXXX category. In the search box enter "NAICS" then click on the link that reads "79 NAICS code for my business" to use the search feature.

### **Do I need a myCDFIFund account in addition to a Grants.gov account?**

The Fund will only accept an Application from an Applicant that has successfully opened an organization account on myCDFIFund with the same EIN number as registered in its Grants.gov account. Go to [www.CDFIFund.gov](http://www.CDFIFund.gov) and click on "Log onto myCDFIFund" to access the system. Follow instructions in the "Help" tab to establish a new user and organization account.

### **What if the submit button on the Grant Application Package does not become active?**

- The Submit button will not become active until the Application has been completed and saved.
  - Click on the **Check for Errors** button to run the error check. Address each error that is noted.
  - Check to make sure that there are no remaining yellow fields on any forms. If there are, you will need to complete those fields.
  - Make sure that you have attached all of the required documents.
  - Make sure all mandatory forms have been completed and the forms have been moved to the Mandatory Completed Documents for Submission box. The Save button should be clicked AFTER all documents have been moved to the Mandatory Completed Documents for Submission Box.

### **How do I know that Grants.gov has received my Application?**

- When you are ready to submit the Application Package, you must be connected to the Internet and the person registered with grants.gov as your Authorized Organization Representative (AOR) must be logged into his or her grants.gov account. (If the AOR is not logged into your

grants.gov account, but is connected to the Internet, after you press the Submit button, you will be asked to log into your grants.gov account.)

- Upon successful submission, the AOR will receive an automated email confirming receipt of an Application package and stating that the package is being validated. It can take grants.gov several hours to generate this automated email. As this is the only way to know whether your package was submitted successfully, the Fund strongly encourages you to submit early. If you do not receive the grants.gov email within one hour of pressing the submit button, you may call the grants.gov Help Desk at 1-800-518-4726 to confirm that the package has been received. Once your package has been validated you will receive a second message notifying you that your Application has been validated and sent to the Fund.

### **How can I check a submitted Application's status?**

- The AOR can monitor the processing status of the submission within Grants.gov by going to <https://atapply.grants.gov/ApplicantLoginGetID> and logging into the system using the AOR user ID and password. Click on the "Application Status" link at the left of your screen.

### **Are there different instructions for MAC Users?**

- If you do not have a Windows Operating System, you must use a Windows Emulation Program to submit an Application using Grants.gov. For more information, read [http://grants.gov/GrantsGov\\_UST\\_Grantee/!SSL!/WebHelp/MacSupportforPureEdge.pdf](http://grants.gov/GrantsGov_UST_Grantee/!SSL!/WebHelp/MacSupportforPureEdge.pdf) or contact Grants.gov Customer Support (<http://www.grants.gov/CustomerSupport>).

### **Who should we contact if we have questions?**

- Call Grants.gov with questions about the registration and submission process. The Grants.gov staff can be reached at 1-800-518-4726 or via email at [support@grants.gov](mailto:support@grants.gov). The Grants.gov Contact Center is open Monday-Friday, 7 a.m. to 9 p.m., Central Standard Time.

## Grants.gov: Instructions for Completing the SF- 424

Required fields are prefaced with an asterisk (\*).

Field	Instructions
* 1. Type of Submission:	Select Application.
*2. Type of Application:	Select New.
*3. Date Received:	Automatically filled by the system upon submission – no entry necessary.
4. Applicant Identifier:	Automatically filled by the system upon submission – no entry necessary.
5a. Federal Entity Identifier:	Leave blank
*5b. Federal Award Identifier:	Enter 21.021
6. State use only: Date Received by State:	Not Applicable – leave blank.
7. State use only: State Application Identifier:	Not Applicable – leave blank.
*8a. Applicant Information: Legal Name:	Enter the legal name of the Applicant.
*8b. Employer/Taxpayer Identification Number (EIN/TIN):	Enter the Applicant's EIN/TIN. Use a copy of the SF-424 as the cover page to the paper attachments.
*8c. Organizational DUNS:	Enter the Applicant's DUNS.
*8d. Address:	Complete all fields with Applicant's mailing address. Include 9-digit zip.
8e. Organizational Unit:	Organizational Unit – leave both boxes blank.
*8f. Name and contact information of person to be contacted on matters involving this Application:	Enter a Contact Person, other than the AOR, who can answer questions about the submission. The Contact Person (name and contact information) identified here must match the Contact Person information in the Applicant's myCDFIFund account. Organizational Affiliation: leave blank.
9. Type of Applicant:	Select the most appropriate description from list of dropdown options.
*10. Name of Federal Agency	Pre-filled – no entry necessary.
11. Catalog of Federal Domestic Assistance Number / CFDA Title:	Pre-filled -- no entries necessary.
*12. Funding Opportunity Number / Title:	Number: Pre-filled with CDFI-2007-BEA. Title: enter BEA Program 2007.
13. Competition Identification Number:	Leave blank – no entry necessary.
14. Areas affected:	Leave blank
*15. Descriptive Title of Applicant's Project:	Enter Applicant's Name and BEA Program Application.
*16. Congressional Districts of Applicant / Program/Project:	See <a href="http://www.house.gov">www.house.gov</a> to find congressional district. Use same for both boxes.
*17. Proposed Project	Start Date: Enter 1/1/2006; End Date: Enter 12/31/2006.
*18. Estimated Funding \$:	Enter total award request for Federal and Total, enter zeroes in other boxes.
*19. Is Application Subject to Review by State...:	Select option C.
*20. Is the Applicant Delinquent:	Answer and provide Explanation if Yes selected.
*21. Applicant Certification / Authorized Representative:	Click the "I agree" button. Complete all fields for AOR information. AOR (name and contact information) must match the Authorized Representative's information in the Applicant's myCDFIFund account.

## Grants.gov: Electronic Attachments

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An Applicant will download the Word and Excel templates from Grants.gov and save them to its computer. After completing them – as applicable – the Applicant will submit them via Grants.gov as instructed above. See the Instructions for Grants.gov earlier in this Application for details on how to access, upload, and submit these templates.

### Word Template:

Signing the certification on the SF-424 (done electronically at time of submission) attests to the information provided in the Environmental Review Form and certifies that the Applicant will comply with the Assurances and Certifications (contained in this Application) if an Award is made. This signature also attests to the information provided in Certification 1. ETAs, First Accounts, or New Branches; Certification 2. Certification of Disbursement; and Certification 3. Certification of Same Distressed Communities – if any of the certifications are applicable.

In an Applicant is required to submit Certification 1, Certification 2, and / or Certification 3: it will complete the certification as instructed below and upload via Grants.gov.

### Required for All Applicants:

- Environmental Review Form.
- Assurances and Certifications. (The Applicant should review – but do not include with the Application submission).

### As Required:

- Certification 1. ETAs, First Accounts, or New Branches:
  - Required for an Applicant seeking an Award for opening ETAs, or First Accounts, or a new retail branch.
  - Check the applicable certification.
- Certification 2. Certification of Disbursement:
  - Required for an Applicant providing internal documentation of disbursement.
- Certification 3. Certification of Same Distressed Communities:
  - Required for an Applicant seeking an Award for CDFI Support Activities.
  - Check the appropriate box and enter the name of at least one of its CDFI Partners.

### Excel Charts:

#### Required for All Applicants:

- Applicant Information.
- Worksheet 1: Final Award Request Calculation. (There are two versions of this worksheet, one for CDFI banks and one for Non-CDFI banks, please complete the correct one for your applicant type).
- Report of Transactions.



# Environmental Review Form

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**Applicant Name:** \_\_\_\_\_

The Fund's environmental review requirements are set forth in 12 CFR Part 1815. The Applicant should review such regulations carefully before completing this section. In order to assure compliance with those regulations and other requirements related to the environment, the Applicant shall provide the following information:

	YES	NO
1. Are there any actions proposed in the Application that do not constitute a "categorical exclusion" as defined in 12 CFR 1815.110? If YES, would any of these actions normally require an environmental impact statement (see 12 CFR 1815.108)?	_____	_____
2. Are there any activities proposed in the Application that involve:		
(a) Historical or archeological sites listed on the National Register of Historic Places or that may be eligible for such listing?	_____	_____
(b) Wilderness areas designated or proposed under the Wilderness Act?	_____	_____
(c) Wild or scenic rivers proposed or listed under the Wild and Scenic Rivers Act?	_____	_____
(d) Critical habitats of endangered or threatened species?	_____	_____
(e) Natural landmarks listed on the National Registry of Natural Landmarks?	_____	_____
(f) Coastal barrier resource systems?	_____	_____
(g) Coastal Zone Management Areas?	_____	_____
(h) Sole Source Aquifer Recharge Areas designated by EPA?	_____	_____
(i) Wetlands?	_____	_____
(j) Flood plains?	_____	_____
(k) Prime and unique farmland?	_____	_____
(l) Properties listed or under consideration for listing on the Environmental Protection Agency's List of Violating Facilities?	_____	_____

If YES to any of the above questions, attach a detailed description of each action, clearly identifying the category in which the action falls.

**NOTIFICATION**

As stated in 12 CFR 1815.105, if the Fund determines that the Application proposes actions which require an environmental assessment or an environmental impact statement, any approval and funding of the Application will be contingent upon:

1. The Applicant supplying to the Fund all information necessary for the Fund to perform or have performed any required environmental review;
2. The Applicant not using any Fund Financial Assistance to perform any of the proposed actions in the Application requiring an environmental review until approval is received from the Fund; and
3. The outcome of the required environmental review.

In addition, as stated in 12 CFR 1815.106, if the Fund determines that an Application, or any part thereof, is not sufficiently definite to perform a meaningful environmental review prior to approval of the Application, final approval and funding of the Application shall require supplemental environmental review prior to the taking of any action directly using Fund Financial Assistance for any action that is not a categorical exclusion.

## Assurances and Certifications

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Signing the certification on the SF 424 certifies that the Applicant will comply with the Assurances and Certifications listed below if an Award is made. Certain of these Assurances and Certifications may not be applicable to the Applicant. An Applicant may not modify any of the Assurances and Certifications.

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### A. Standard Form 424B: Assurances -- Non-Construction Programs

As the duly authorized representative of the Applicant, I certify that the Applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of the project described in this Application.
2. Will give the Awarding agency, the Comptroller General of the United States, and if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the Award; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
4. Will initiate and complete the work (activities in Application) within the applicable time frame after receipt of approval of the Awarding agency.
5. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. 4728-4763) relating to prescribed standards for merit systems for programs funded under one of the nineteen statutes or regulations specifies in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 CFR 900, Subpart F).
6. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L.88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C.1681-1683, 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C.794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C.6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L.91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) Sections 523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. 290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C.3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which Application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statutes which may apply to the Application.
7. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal or federally assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
8. Will comply with the provisions of the Hatch Act (5 U.S.C.1501-1508 & 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
9. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. 276a to 276a-7), the Copeland Act (40 U.S.C. 276c and 18 U.S.C. 874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. 327-333), regarding labor standards for federally assisted construction subagreements.
10. Will comply, if applicable, with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
11. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L.91-190) and Executive Order 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. 1451et seq.); (f) conformity of Federal actions to State Implementation Plans under Section 176(c) of the Clear Air Act of 1955, as amended (42 U.S.C. 7401 et seq.); (g) protection of underground sources of

- drinking water under the Safe Drinking Water Act of 1974, as amended, (P.L.93-523); and (h) protection of endangered species under the Endangered Species Act of 1973, as amended, (P.L.93-205).
12. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. 1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
  13. Will assist the Awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. 470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. 469a-1 et seq.).
  14. Will comply with P.L. 93-348 regarding the protection of human subjects involved in research, development, and related activities supported by this Award of assistance.
  15. Will comply with the Laboratory Animal Welfare Act of 1966 (P.L. 89-544, as amended, 7 U.S.C. 2131 et seq.) pertaining to the care, handling, and treatment of warm blooded animals held for research, teaching, or other activities supported by this Award of assistance.
  16. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4801 et seq.) which prohibits the use of lead based paint in construction or rehabilitation of residence structures.
  17. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act of 1984.
  18. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations and policies governing this program.

#### B. Additional Certifications

In addition to the assurances and certifications provided by the Applicant pursuant to OMB Standard Form 424B, the Applicant hereby assures and certifies that:

1. It is duly organized and validly existing under the laws of the jurisdiction in which it was incorporated or otherwise established, and is (or within 30 days will be) authorized to do business in any jurisdiction in which it proposes to undertake activities specified in this Application;
2. Its Board of Directors (or similar governing body) has by proper resolution or similar action authorized the filing of this Application, including all understandings and assurances contained herein, and directed and authorized the person identified as the authorized representative of the Applicant to act in connection with this Application and to provide such additional information as may be required;
3. It will comply with all applicable requirements of the Community Development Banking and Financial Institutions Act of 1994 (the Act) [12 U.S.C. 4701 et seq.], regulations implementing the Act and all other applicable Department of the Treasury regulations and implementing procedures (and any regulations or procedures which are later promulgated to

- supplement or replace them);
4. It will comply, as applicable and appropriate, with the requirements of OMB Circulars (e.g., A-110 and A-133) and any regulations and circulars which are later promulgated to supplement or replace them, including standards for fund control and accountability;
5. It has not knowingly and willfully made or used a document or writing containing any false, fictitious or fraudulent statement or entry as part of this Application or any related document, correspondence or communication. (The Applicant and its authorized representative should be aware that, under 18 U.S.C. 1001, whoever knowingly and willfully makes or uses such document or writing shall be fined or imprisoned for not more than five years, or both); and
6. The information in this Application, and in these assurances and certifications in support of the Application, is true and correct to the best of the Applicant's knowledge and belief and the filing of this Application has been duly authorized.

#### C. Certification Regarding Debarment, Suspension, and Other Responsibility Matters -- Primary Covered Transactions: Instructions for Certification

1. By signing and submitting this Application, the prospective primary participant (the Applicant) is providing the certification set out below.
2. The inability of a person to provide the certification required below will not necessarily result in the denial of participation in this covered transaction. The prospective Applicant shall submit an explanation of why it cannot provide the certification set out below. The certification or explanation will be considered in connection with the Fund's determination whether to enter into this transaction (approval and funding of the Application). However, failure of the Applicant to furnish a certification or an explanation shall disqualify such person from participation in this transaction.
3. This certification is a material representation of fact upon which reliance is placed when the Fund determines to enter into this transaction. If it is later determined that the Applicant knowingly rendered an erroneous certification, in addition to other remedies available to the Federal Government, the Fund may terminate this transaction for cause or default.
4. The Applicant shall provide immediate written notice to the Fund if at any time the Applicant learns that its certification was erroneous when submitted or has become erroneous by reason of changed circumstances.
5. The terms "covered transactions," "debarred," "suspended," "ineligible," "lower tier covered transaction," "participant," "person," "primary covered transaction," "principal," "proposal", and "voluntarily excluded," as used in this clause (certification), have the meanings set out in the Definitions and Coverage sections of the rules

implementing Executive Order 12549. You may contact the Fund for assistance in obtaining a copy of those regulations (31 CFR part 19).

6. The Applicant agrees by submitting this Application that, should the proposed covered transaction be entered into, it shall not knowingly enter into any lower tier covered transaction with a person who is debarred, suspended, declared ineligible, or voluntarily excluded from participation in this covered transaction, unless authorized by the Fund.
7. The Applicant further agrees by submitting this Application that it will include the clause titled "Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion-Lower Tier Covered Transaction," to be provided by the Fund, without modification, in all lower tier covered transactions and in all solicitations for lower tier covered transactions (see 31 CFR part 19, Appendix B).
8. A participant in a covered transaction may rely upon a certification of a prospective participant in a lower tier covered transaction that it is not debarred, suspended, ineligible, or voluntarily excluded from the covered transaction, unless it knows that the certification is erroneous. A participant may decide the method and frequency by which it determines the eligibility of its principals. Each participant may, but is not required to, check the Nonprocurement List.
9. Nothing contained in the foregoing shall be construed to require establishment of a system of records in order to render in good faith the certification required by this clause. The knowledge and information of a participant is not required to exceed that which is normally possessed by a prudent person in the ordinary course of business dealings.
10. Except for transactions authorized under paragraph 6 of these instructions, if a participant in a covered transaction knowingly enters into a lower tier covered transaction with a person who is suspended, debarred, ineligible, or voluntarily excluded from participation in this transaction, in addition to other remedies available to the Federal Government, the Fund may terminate this transaction for cause or default.

#### D. Certification Regarding Debarment, Suspension, and Other Responsibility Matters -- Primary Covered Transactions

1. The prospective primary participant (the Applicant) certifies to the best of its knowledge and belief, that it and its principals:
  - (a) are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency;
  - (b) have not within a three-year period preceding this Application been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in

connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;

- (c) are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph (1)(b) of this certification; and
  - (d) Have not within a three-year period preceding this Application had one or more public transactions (Federal, State or local) terminated for cause or default.
2. Where the Applicant is unable to certify to any of the statements in this certification, such Applicant shall attach an explanation to this proposal.

#### E. Certification Regarding Drug-Free Workplace Requirements

1. The Applicant certifies that it will provide a drug-free workplace by:
  - (a) publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the Applicant's workplace and specifying the actions that will be taken against employee for violations of such prohibition;
  - (b) establishing a drug-free awareness program to inform employees about:
    - (i) the dangers of drug abuse in the workplace;
    - (ii) the Applicant's policy of maintaining a drug-free workplace;
    - (iii) any available drug counseling, rehabilitation, and employee assistance program;
    - (iv) the penalties that may be imposed upon employees for drug abuse violations occurring in the workplace
  - (c) making it a requirement that each employee to be engaged in the performance of the Award be given a copy of the statement required by subparagraph (a);
  - (d) notifying the employee in the statement required by subparagraph (a) that, as a condition of employment in such grant, the employee will:
    - (i) abide by the terms of the statement; and
    - (ii) notify the employer of any criminal drug use statute conviction for a violation occurring in the workplace no later than five calendar days after such conviction;
  - (e) notifying the granting agency in writing, within ten calendar days after receiving notice of a conviction under subparagraph (d) (ii) from an employee or otherwise receiving actual notice of such conviction;

- (f) taking one of the following actions, within 30 days of receiving notice under subparagraph (d)(ii), with respect to any employee who is so convicted:
    - (i) taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
    - (ii) requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency; and
  - (g) making a good faith effort to continue to maintain a drug-free workplace through implementation of subparagraphs (a), (b), (c), (d), (e), and (f).
2. The Applicant may insert in the space provided below the site(s) for the performance of work (activities carried out by the Applicant) to be done in connection with the Award (Place of Performance (Street Address, City, County, State and zip Code)): Not Applicable
- F. Certification Regarding Lobbying**
1. The Applicant certifies, to the best of its knowledge and belief, that:
    - (a) No Federal appropriated funds have been paid or will be paid, by or on behalf of the Applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the Awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
    - (b) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Application, the undersigned shall complete and submit Standard Form LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
    - (c) The Applicant shall require that the language of this certification be included in the Award documents for all sub-awards of all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.
  2. This certification is a material representation of fact upon which reliance is placed when this transaction is made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure

# Certification 1: ETAs, First Accounts, or New Branches

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**Applicant Name:** \_\_\_\_\_

Signing the certification on the SF 424 certifies that the Applicant has complied with the conditions listed below (as applicable for the checked activities).

## ETAs

- The Applicant does hereby certify that (i) the Applicant has entered into, and is in compliance with, the Financial Agency Agreement with the Treasury Department; and (ii) each ETA for which the Applicant is seeking a BEA Award possesses ALL of the characteristics listed below:
  - Is an individually owned account at a Federally-insured financial institution;
  - Permits a minimum of four cash withdrawals and four balance inquiries per month, which are included in the monthly fee, through any combination of proprietary ATM transactions and/or over-the-counter transactions;
  - Allows access to the insured depository institution's on-line point-of-sale network (if any);
  - Requires no minimum balance except as required by Federal or state law;
  - Provides a monthly statement;
  - Provides the same consumer protections that are available to other account holders at the financial institution;
  - Is offered only to individuals receiving Federal benefit, wage, salary, or retirement payments;
  - Allows set-off only for fees directly related to the account; and
  - Is subject to a maximum monthly account-servicing fee of \$3.00.
  - Is in compliance with its Financial Agency Agreement with the U.S. Department of Treasury.

## First Accounts

- The Applicant does hereby certify that each First Account for which the Applicant is seeking consideration possess all of the characteristics checked below:
  - Is an individually owned account at a Federally-insured financial institution held by an individual(s) who has had no prior relationship with a federally insured financial institution;
  - Permits a minimum of four cash withdrawals and four balance inquiries per month, which are included in the monthly fee, through any combination of proprietary automated teller machine (ATM) transactions and/or over-the-counter transactions;
  - Allows access to the insured depository institution's on-line point-of-sale network (if any);
  - Requires no minimum balance except as required by Federal or state law;
  - Provides a monthly statement; and
  - Provides the same consumer protections that are available to other account holders at the financial institution.

## Certification for Opening Retail Branches

The Applicant does hereby certify that on \_\_\_\_\_(date), it opened a new branch office located at:

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. The Applicant has not operated an office in the same census tract in which it is opening such new office within the three years prior to opening said branch on the aforementioned date; and such new office will remain in operation for at least the next five years.



### **Certification 3: Certification of Same Distressed Community**

Applicant Name:

The Applicant does hereby certify that it is designating the same Distressed Community as the following CDFI Partner (enter name of CDFI Partner below):



# Applicant Information

Applicant Organization Name:					
Taxpayer/Employer Identification Number (EIN):					
FDIC Certificate Number:					
How many hours did it take you to complete this Application?					
<b>Applicant's Total Assets</b> (in thousands) from 12/31/2006 Call Report or TFR.					\$
<b>Indicate whether any of the following apply to your institution:</b>					
<b>Minority Bank.</b> An institution in which minorities have at least 51% ownership, the majority of Board Directors or account holders are minority, or the community that the institution services is predominantly minority. Minorities include: African-Americans, Native Americans, Alaska Natives, Native Hawaiians, Hispanic Americans, Asian-Americans, or women.					
<b>Community Bank.</b> Any institution that identifies itself as a "community bank" should check this item.					
<b>Certified CDFI.</b> An institution certified as a CDFI by the Fund as of 12/31/2005 (FY 2007).					
<b>Applicant's Type of Charter:</b>					
<b>State in which the Applicant's headquarters is physically located:</b>					
<b>Indicate which of the following states are within your institution's service area:</b>					
Alaska	No			Mississippi	No
Alabama	No			Montana	No
Arkansas	No			North Carolina	No
American Samoa	No			North Dakota	No
Arizona	No			Nebraska	No
California	No			New Hampshire	No
Colorado	No			New Jersey	No
Connecticut	No			New Mexico	No
District of Columbia	No			Nevada	No
Delaware	No			New York	No
Florida	No			Ohio	No
Fed. St. of Micronesia	No			Oklahoma	No
Georgia	No			Oregon	No
Guam	No			Pennsylvania	No
Hawaii	No			Puerto Rico	No
Iowa	No			Palau	No
Idaho	No			Rhode Island	No
Illinois	No			South Carolina	No
Indiana	No			South Dakota	No
Kansas	No			Tennessee	No
Kentucky	No			Texas	No
Louisiana	No			Utah	No
Massachusetts	No			Virginia	No
Maryland	No			Virgin Islands	No
Maine	No			Vermont	No
Marshall Islands	No			Washington	No
Michigan	No			Wisconsin	No
Minnesota	No			West Virginia	No
Missouri	No			Wyoming	No
Northern Mariana Isl.	No				

## Instructions for Worksheet 1: Award Request Calculation

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<b>CDFI RELATED ACTIVITIES:</b>	
Line 1:	List the dollar value of Equity Investments / Equity-Like Loans for the Baseline Period (Column B) and Assessment Period (Column C). Subtract the value in Column B from the value in Column C and list the result in Column D to yield the change in Qualified Activities. Multiply the amount in Column D by 15% and list the product in Column F to yield the Estimated Award Amount for Equity Investments / Equity-Like Loans.
Line 2:	List the dollar value of CDFI Support Activities for the Baseline Period (Column B) and Assessment Period (Column C). Subtract the value in Column B from the value in Column C and list the result in Column D to yield the change in Qualified Activities. Multiply the amount in Column D by the applicable Award percentage in Column E (18% if the Applicant is a CDFI or 6% if the Applicant is not a CDFI) and list the product in Column F to yield the Estimated Award Amount for CDFI Support Activities.
Line 3:	Add the values listed on lines 1 and 2 of Column F to yield the Estimated Award Amount for CDFI Related Activities.
<b>DISTRESSED COMMUNITY FINANCING ACTIVITIES:</b>	
Lines 4-9:	List the dollar value of each sub-category of Distressed Community Financing Activities for the Baseline Period in Column B and for the Assessment Period in Column C. Subtract the value in Column B from the value in Column C for each sub-category of activity and list the result in Column D to yield the change in Qualified Activities. Multiply the amount in Column D for each line by the corresponding Priority Factor in Column E to yield a weighted value. List the weighted value of each sub-category of activity in Column F.
Line 10:	Add the values listed on lines 4 to 9 of Column F to yield a Total Score. List the Total Score in Column F, Line 10.
Line 11:	Multiply the Total Score (Column F, line 10) by the applicable Award percentage (3% (non-CDFI Applicants) or 9% (CDFI Applicants)) to yield an Estimated Award Amount for Distressed Community Financing Activities. List the Estimated Award Amount in Column F, Line 11
<b>SERVICE ACTIVITIES:</b>	
Lines 12-16:	List the dollar value of each sub-category of Service Activity for the Baseline Period in Column B and for the Assessment Period in Column C. Subtract the value in Column B from the value in Column C for each sub-category of activity and list the result in Column D to yield the change in Qualified Activities. Multiply the amount in Column D for each line by the corresponding Priority Factor in Column E to yield a weighted value. List the weighted value of each sub-category of activity in Column F.
Line 17:	Add the values listed on lines 12 to 16 of Column F to yield a Total Score. List the Total Score in Column F, Line 17.
Line 18:	Multiply the Total Score (Column F, Line 17) by the applicable Award percentage (3% (non-CDFI Applicants) or 9% (CDFI Applicants)) to yield an Estimated Award Amount for Service Activities. List the Estimated Award Amount in Column F, Line 18.

If the Applicant has carried out no activity in a category during the Baseline Period and/or Assessment Period, write "0" in the applicable columns and check the box in Column A.

## Worksheet 1: Award Request Calculation

CDFI RELATED ACTIVITIES		A	B	C	D	E	F
		Not Reporting	Baseline Period	Assmnt Period	Change in Activity	Award Percent	Estimated Award Amount
1.	Equity Investments / Equity-Like Loans	<input type="checkbox"/>				15%	
2.	CDFI Support Activities	<input type="checkbox"/>				6% / 18%	
3.	Estimated Award Amount for CDFI Related Activities:						
DISTRESSED COMMUNITY FINANCING ACTIVITIES		A	B	C	D	E	F
		Not Reporting	Baseline Period	Assmnt Period	Change in Activity	Priority Factor	Weighted Value
4.	Affordable Home Mortgage Loans	<input type="checkbox"/>				3.0	
5.	Affordable Housing Development Loans & Project Investments	<input type="checkbox"/>				2.0	
6.	Small Business Loans and Project Investments	<input type="checkbox"/>				3.0	
7.	Home Improvement Loans	<input type="checkbox"/>				3.0	
8.	Education Loans	<input type="checkbox"/>				3.0	
9.	Commercial Real Estate Loans & Project Investments	<input type="checkbox"/>				2.0	
10.	Total Score:						
11.	Estimated Award Amount for Distressed Community Financing Activities:						
SERVICE ACTIVITIES		A	B	C	D	E	F
		Not Reporting	Baseline Period	Assmnt Period	Change in Activity	Priority Factor	Weighted Value
12.	Deposits	<input type="checkbox"/>				1.0	
13.	Community Services	<input type="checkbox"/>				1.0	
14.	Financial Services	<input type="checkbox"/>				1.0	
15.	Targeted Financial Services	<input type="checkbox"/>				3.0	
16.	Targeted Retail Savings/Investment Products	<input type="checkbox"/>				1.0	
17.	Total Score:						
18.	Estimated Award Amount for Service Activities:						

## Report of Transactions

Column	Entry
<b>A: Transaction Number</b>	(For Fund Use Only)
<b>B: Service Provided/ Borrower/ Investee</b>	Report each transaction by borrower, investee, grantee, CDFI, or other recipient. Service Activities: report each transaction carried out during the Assessment Period by the service provided.
<b>C: Total Dollar Value</b>	Report the total original dollar amount of each transaction. Service Activities: report the grand total of each category of activity.
<b>D: Amount Disbursed to Date</b>	List total dollar amount disbursed on each transaction by the end of the Assessment Period. For Service Activities, TA to CDFIs, and Financing Activities less than \$250,000: record same figure as Col. B.
<b>E: Street Address</b>	For each Financing Activity transaction of \$250,000 or more: enter the borrower's street address or the location of the property (real estate loans).
<b>F: City</b>	For each Financing Activity transaction of \$250,000 or more: enter the city of the borrower or the property (real estate loans).
<b>G: State</b>	For each Financing Activity transaction of \$250,000 or more: enter the state of the borrower or property (real estate loans).
<b>H: Zip Code</b>	For each Financing Activity transaction of \$250,000 or more: enter the zip code of the borrower or the property (real estate loans)..
<b>I: Census Tract</b>	For CDFI Related Activities: leave blank. For each other transaction, list the census tract (including state and county code) where the borrower, investee, grantee, or property is located.
<b>J: Execution Date</b>	List the date the activity occurred or the transaction was closed.
<b>K: Initial Disbursement Date</b>	List the date the Applicant made the initial disbursement. Leave blank if no initial disbursement has been made.
<b>L: Final Disbursement Date</b>	List the date the Applicant made the final disbursement. Leave blank if not fully disbursed.
<b>M: Type of Activity</b>	List the type of each transaction using the abbreviations provided below:
	CDFI Equity Investments / Equity-Like Loans      CEI
	CDFI Equity Like Loans      ELL
	CDFI Grants      CG
	CDFI Loans      LNS
	CDFI Deposits / Shares      DS

	TA provided to CDFIs	TAC
	Affordable Housing Mortgage Loans	AHM
	Affordable Housing Development Loans and Project Investments	AHD
	Commercial Real Estate Loans and Project Investments	CRE
	Education Loans	EDU
	Home Improvement Loans	HIL
	Small Business Loans and Project Investments	SBL
	Deposit Liabilities	D
	Financial Services	FS
	Targeted Financial Services	TFS
	Targeted Savings Products	TSP
	Community Services	CS
<b>N: Impact (Informational Purposes Only)</b>	<p>For Financing Activities, provide the number of the appropriate measure for each transaction:</p> <ul style="list-style-type: none"> <li>• Affordable Housing Mortgages: Number of homebuyers.</li> <li>• Affordable Housing Development: Number of units developed or rehabilitated.</li> <li>• Small Business: Number of full-time equivalent jobs created or maintained by borrower/investee.</li> <li>• Commercial Real Estate: Square footage of commercial real estate.</li> <li>• For Financial Services and Targeted Financial Services: #accounts opened, checks cashed, etc..</li> <li>• For Targeted Savings/Investment Products: Number of Products sold.</li> <li>• For Community Services: Number of individuals who received the identified service.</li> </ul>	

## *Part II: myCDFIFund*

### **Applicability**

An Applicant seeking an award in the Distressed Community Financing Activity and/or Service Activity categories must first designate its BEA-qualified Distressed Communities via CIMS (the Fund's mapping system) and then register them via myCDFIFund. A CDFI Partner that is the recipient of a CDFI Support Activity must designate a BEA-qualified Distressed Community in which it is Integrally Involved and then register with the Fund via its MyCDFIFund account (including the submission of a Statement of Integral Involvement). An Applicant seeking an award for CDFI Support activities must either (1) designate one or more Distressed Communities, or (2) complete the Certification of Same Distressed Community and submit as part of a complete BEA Program Application. This option applies ONLY to Applicants whose activities are limited to CDFI Support Activities and is NOT available to Applicants proposing Distressed Community Financing Activities and/or Service activities. If this option is chosen, the Applicant must submit a signed Certification 3: Certification for Same Distressed Community Designation.

***Deadline For Distress Community and CDFI Partner Registration:  
March 19, 2007 5:00 pm ET***

### **Steps for Distress Community and CDFI Partner Registration**

Detailed instructions on registering a Distressed Community designation and registering as a CDFI Partner are available on the Fund's website, under the BEA Program. See the document called "Registration Instructions." The following is a brief overview of the instructions:

- Step 1. **CDFI Partners ONLY:** Download a blank Statement of Integral Involvement from Fund's website and save it to your computer. Complete the Statement.
- Step 2. If not already registered, register your organization with MyCDFIFund by following the instructions on the Fund's website ([www.cdfifund.gov](http://www.cdfifund.gov)). Access your organization's MyCDFIFund account.
- Step 3: Designate a Distressed Community in CIMS.
  - For more information on how to use CIMS, please click on **View the Tutorial to help you get started and better understand the myCDFIFund Mapping System** under the Mapping homepage. The tutorial contains step-by-step instructions on how to create a Distressed Community map and a corresponding List of Eligible Census Tracts at your desk. Note: A Distressed Community as defined by the BEA Program is not the same as an Investment Area as defined by the CDFI Program and for certification as a CDFI.
- Step 4: Open the BEA Program Signature Page and attach the Distressed Community designation materials (i.e., the map and worksheet for each Distressed Community). CDFI Partners will also attach the completed Statement of Integral Involvement.
- Step 5. Sign and submit the completed Signature Page.

### **Definition of Distressed Community**

- A Distressed Community, defined in 12 CFR Part 1806.103(r), and as more fully described in 12 CFR 1806.200, consists of a geographic area with continuous boundaries that is located within the boundaries of one Unit Of General Local Government that meets certain minimum population, poverty, and unemployment requirements. The Glossary (available on the BEA Page of the Fund’s website) describes the specific characteristics of a Distressed Community.
- An Applicant may designate an area as a Distressed Community by selecting a Geographic Unit(s) that individually meets the minimum population, poverty, and unemployment requirements. An Applicant may also designate a Distressed Community by selecting two or more *contiguous* Geographic Units that, in the aggregate, meet the geographic, population, poverty, and unemployment requirements -- provided that no designated Geographic Unit within the Distressed Community has a poverty rate of less than 20 percent.
- The CDFI Partner’s designated Distressed Community must meet the requirements of the BEA Program. A Distressed Community as defined by the BEA Program is not the same as an Investment Area as defined by the CDFI Program (i.e., Core and SECA).

## **Additional Information on CDFI Partner Registration**

### **Eligible CDFI Partners**

- For the FY 2007 funding round, an eligible CDFI Partner is a CDFI whose certification is current and valid as of the end of the applicable Assessment Period.

### **Statement of Integral Involvement**

A CDFI Partner that receives CDFI Support Activities must demonstrate that it is Integrally Involved in a BEA-eligible Distressed Community by: (1) designating a Distressed Community; and (2) providing a Statement of Integral Involvement. (See 12 CFR 1805.104(s)) The Applicant must submit these materials to the Fund via its myCDFIFund account according to the instructions for registering as a CDFI Partner. This information is not required of CDFI Partners that are the recipient of Equity Investments / Equity-Like Loans or Grants.

A CDFI Partner will be found to be “Integrally Involved in a Distressed Community” if it demonstrates, to the satisfaction of the Fund, that:

- At least five percent of its financial transactions or dollars transacted (e.g., loans or equity investments as defined in 12 CFR 1805.104(s)), or five percent of Development Service activities, were made in the Distressed Community identified by the Applicant or the CDFI Partner, as applicable, in each of the three calendar years preceding December 31, 2006, or
- At least ten percent of the CDFI Partner’s financial transactions (e.g., loans or equity investments) were made in said Distressed Community in at least one of the three calendar years preceding December 31, 2006, or
- Attained at least five percent of market share for a particular product in said Distressed Community (e.g., it originated five percent of all home mortgages originated in the Distressed Community) in at least one of the three calendar years preceding December 31, 2006.
- Each BEA Applicant seeking an award for providing CDFI Support to a CDFI Partner will

identify the CDFI Partner by listing its full legal name on the its Report of Transactions.  
Fund staff will verify the CDFI Partner is registered via myCDFIFund.



# Statement of Integral Involvement

This form is available as a Word template on the Fund's website ([www.cdfifund.gov](http://www.cdfifund.gov)) .

**CDFI Partner:** \_\_\_\_\_  
**City, State:** \_\_\_\_\_  
**Name of Distressed Community:** \_\_\_\_\_

- For each type of lending or investing activities, provide an appropriate measure of volume, such as the annual number and dollar amount of loans closed. If the CDFI Partner has more than one type of loan product, it may list each product individually or all together.
- For each type of Development Service, provide an appropriate measure of activity level such as the number of clients receiving technical assistance, marketing loan products, or community meetings.
- For Financial Services, provide an appropriate measure of activity level, such as number of accounts opened each year.
- Information should be provided for the CDFI Partner's three most recently completed fiscal years.

CDFI Partner Activity in Identified Distressed Community	FY 200_			FY 200_			FY 200_		
	Total #/\$ Amount	# / \$ Amount To Distressed Community	% To Distressed Community	Total #/\$ Amount	# / \$ Amount To Distressed Community	% To Distressed Community	Total #/\$ Amount	# / \$ Amount To Distressed Community	% To Distressed Community
<b>Lending/Investments:</b>									
<b>Financial Services:</b>									
<b>Development Services:</b>									

## *Part III: Documentation*

### **General Information**

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The following details the requirements for reporting and documenting Qualified Activities. Applicants should use this guidance in conjunction with the instructions for each worksheet as well as the BEA Program Regulations, FY2007-FY2008 NOFA, and the Supplemental Guidance for Applicants (all available on the Fund's website). The BEA Program regulations contain definitions of all Qualified Activities.

**Activities of the Applicant:** To be eligible for BEA Program consideration, the Applicant or a Subsidiary of the Applicant must originate all Qualified Activities. Transactions carried out by Affiliates are not eligible. Loans brokered through another institution or loans purchased by the Applicant from another institution are not eligible for BEA Program consideration. If you are unsure of the eligibility of any Subsidiary or Affiliate, contact the Fund for clarification.

**Arms-length transactions:** To be considered an eligible Qualified Activity, each loan and investment must be an arms-length transaction with a third party that is not an Affiliate of the Applicant.

**What to Report:** All reported amounts should be rounded to the nearest dollar. For both the Baseline Period and the Assessment Period, report all Qualified Activities that were closed during the applicable period. To be considered Closed:

- The transaction must have been executed on a date within the applicable Assessment Period; and
- The Applicant and the borrower or investee must have entered into a legally binding agreement that specifies the final terms and conditions of the transaction; and
- An initial cash disbursement of loan or investment proceeds must have occurred in a manner that is consistent with customary business practices and is reasonable given the nature of the transaction (as determined by the Fund). If it is normal business practice to make no initial disbursement at closing (as is typical for lines of credit or construction loans), the Applicant must provide a brief narrative stating such and demonstrating that the borrower had access to the proceeds, subject to reasonable conditions (such as meeting certain project milestones), beginning at closing.

**Face value:** For term loans, each transaction must be reported at the total principal dollar amount of the closed loan or investment, subject to the dollar amount and time limitations imposed by the Fund, and as set forth in the applicable NOFA. For lines of credit (including construction lines of credit), each transaction should be reported at the maximum amount of credit available through the instrument, subject to dollar amount and time limitations imposed by the Fund. For transactions that are not fully disbursed as of the end of the Assessment Period, the amount reported should only reflect the amount expected to be disbursed within 12 months of the end of the applicable Assessment Period (December 31, 2007), subject to dollar amount limitations imposed by the Fund, and as set forth in the applicable NOFA.

**Cap on Qualified Activity Amount:** In calculating Award amounts, the Fund will count only the amount an Applicant reasonably expects to disburse on a transaction within 12 months from the end of the Assessment Period, but in no event shall the value of a Qualified Activity for purposes of determining a BEA Program Award exceed \$10 million in the case of Commercial Real Estate Loans or any CDFI Related Activities (i.e., the total principal amount of the transaction must be \$10 million or less to be considered a Qualified Activity).

**Low-Income Housing Tax Credits; New Markets Tax Credits:** Investments for which the Applicant receives federal Low-Income Housing Tax Credits or New Markets Tax Credits as an investor are not considered Qualified Activities. If an Applicant is providing a loan or an investment for a project in which Low-Income Housing Tax Credits or New Markets Tax Credits are a part of the financing package, the activity will be considered a Qualified Activity -- provided that the Applicant and/or any of its Affiliates do not have a ownership stake in the subject project and have not received Low-Income Housing Tax Credits or New Markets Tax Credits in exchange for the investment.

**Application Checklist: Summary of Required Documentation by Category**

The checklist below provides a summary of required documentation for Qualified Activities. Detailed instructions on reporting and documenting Qualified Activities follows.

Category	Closing Documents	Disbursement Documents	Other Documentation
<b>CDFI Equity:</b> Equity, Equity-Like Loans, and Grants	Investment agreement. Stock purchase certificate. Equity-Like Loan agreement. Grant letter. Other forms of documentation acceptable to the Fund.	Copies of checks, wire transfer receipts, and credit/debit slips from the general ledger. OR Internal documentation (requests for wire transfers or account print screens) AND Certification of Disbursement. Other documentation acceptable to the Fund.	
<b>CDFI Support:</b> Loans, Certificates of Deposit/Share Certificates, TA to CDFI Partner	Loan Agreement. Promissory note. Certificate of Deposit. Share Certificate. Other documentation acceptable to the Fund.	Copies of checks, wire transfer receipts, or credit/debit slips from the general ledger. OR Internal documentation (requests for wire transfers or account print screens) AND Certification of Disbursement. Other documentation acceptable to the Fund.	CDFI Partner Registration on myCDFIFund (includes designated BEA-eligible Distressed Community and Statement of Integral Involvement.

<p><b>Distressed Community Financing Activities</b></p>	<p>Loans of \$250,000 or more:</p> <ul style="list-style-type: none"> <li>- Loan Agreement.</li> <li>- Promissory note.</li> <li>- Other documentation acceptable to the Fund.</li> </ul>	<p>Loans of \$250,000 or more:</p> <ul style="list-style-type: none"> <li>- Copies of checks, wire transfer receipts, and credit/debit slips from the general ledger. OR</li> <li>- Internal documentation (requests for wire transfers or account print screens) AND Certification of Disbursement.</li> <li>- Other documentation acceptable to the Fund.</li> </ul>	<p>Any Applicant in this Category – <b>regardless of the size of the Qualified Activities:</b></p> <ul style="list-style-type: none"> <li>- List of Eligible Census Tracts saved to Applicant’s myCDFIFund account (see below for details).</li> <li>- Distressed Community Map(s) saved to Applicant’s myCDFIFund account (see below for details).</li> </ul>
<p><b>Service Activities</b></p>	<p>Deposit Liabilities: narrative on methodology used to determine that: (1) account holders are Residents; and (2) Deposit Liabilities were accepted at a location in the Distressed Community.</p> <p>Community Services: narrative describing the methodology used to: (1) derive the value, and (2) determine that Community Services provided to LMI Residents, new small businesses, LMI homeowners, or homeowners in the Distressed Community.</p> <p>Targeted Financial Services; New Branch: Certification 1: ETA, First Accounts, or New Branch.</p>		

## CDFI Related Activities

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### Eligible CDFI Related Activities

CDFI Related Activities consists of Equity Investments, Equity Like Loans, and CDFI Support Activities. An Equity Investment is defined as assistance provided by an Applicant or its Subsidiary to a certified CDFI in the form of a grant, a stock purchase, a purchase of a partnership interest, a purchase of a limited liability company membership interest, or any other investment deemed to be an Equity Investment by the Fund. Equity Like Loan is defined as a loan that has been made under certain terms and conditions that give it equity-like characteristics (see the Supplemental Guidance for terms and conditions). A CDFI Support Activity is defined as assistance provided by an Applicant or its Subsidiary to a certified CDFI that is Integrally Involved in a Distressed Community, in the form of the origination of a loan, technical assistance, or deposits if such deposits.

### Reporting CDFI Related Activities

**On Worksheet 1:** Applicant must report the total dollar value of all qualified CDFI Related Activities closed during the Baseline Period and the Assessment Period. Calculate the total dollar value of each category by summing the total principal amount of each grant, investment, deposit, or loan closed during the applicable period. Calculate the dollar amount of Technical Assistance provided to a CDFI Partner during the applicable period by summing the administrative costs of providing such services.

For the purpose of reporting an Applicant's Baseline Period activities on Worksheet 1, the Applicant must report all CDFI Related Activities that it engaged in with any certified CDFI that would have qualified as an eligible CDFI Partner according to the BEA Program regulations and applicable NOFA during the Baseline Period -- not just new activities engaged in with specific CDFIs during the Assessment Period.

**On the Report of Transactions:** Applicants report the dollar value of each *individual* transaction. For Technical Assistance to a CDFI Partner, list the dollar value of each unit of Technical Assistance according to each CDFI Partner recipient. See instructions for Report of Transactions for additional required information.

The Report of Transactions must reflect the CDFI Partner's full legal name as the Fund will use this document to identify the Applicant's CDFI Partners in order to confirm that each is registered via MyCDFIFund.

### Documenting CDFI Related Activities

**Closing Documents:** For all CDFI Related Activities (except Technical Assistance provided to CDFIs), provide documentation demonstrating that the transaction closed during the Assessment Period. Such documentation must include a legally binding agreement between the Applicant and the CDFI Partner (e.g., grant letter, loan agreement, promissory note, investment agreement, or stock purchase agreement). Document Technical Assistance provided to CDFIs by providing an itemized list of the administrative costs of providing such services.

**Disbursement Documents:** For all CDFI Related Activities (except TA provided to CDFIs),

provide documentation demonstrating that an initial disbursement occurred during the Assessment Period in a manner consistent with customary business practices and that was reasonable given the nature of the transaction. Acceptable documentation includes copies of checks, wire transfer receipts, and credit/debit slips from the general ledger. Internal requests for wire transfers or account print screens are acceptable documentation if accompanied by a signed Certification 2: Certification of Disbursement. If the Applicant has not made a disbursement on a transaction closed within the Assessment Period, provide a narrative describing: (1) why making no initial disbursement was customary business practice and reasonable given the nature of the transaction, and (2) that funds were available at the CDFI Partner's discretion at closing, subject to reasonable conditions (such as meeting project milestones).

**Equity-Like Loans:** For purposes of this NOFA, Equity-Like Loans must meet the following characteristics:

1. At the end of the initial term, the loan must have a definite rolling maturity date that is automatically extended if the CDFI continues to be financially sound and carry out a community development mission – unless the borrower and the bank mutually agree to terminate the agreement.
2. Periodic payments of interest and/or principal may only be made out of the CDFI borrower's available cash flow after satisfying all other obligations.
3. Failure to pay principal or interest (except at maturity) will not automatically result in default.
4. The loan must be subordinated to all other debt except for other Equity-Like Loans.

Notwithstanding the foregoing, the Fund reserves the right to determine, in its sole discretion and on a case-by-case basis, if an instrument meets the above-stated characteristics of an Equity-Like Loan. Applicants are encouraged to submit to the Fund for review, not later than 45 days prior to the Application deadline, all documents evidencing loans that they wish to be considered as Equity-Like Loans. Applicants that do not obtain prior approval of their Equity-Like Loans should submit full CDFI Partner documentation as described below in case the transaction is found to not qualify (in which case the Fund would consider the transaction a CDFI Support Activity).

## **Distressed Community Financing Activities**

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### **Eligible Distressed Community Financing Activities**

Affordable Housing Loans; Affordable Housing Development Loans and related Project Investments; Education Loans; Home Improvement Loans; Commercial Real Estate Loans and related Project Investments; and Small Business Loans and related Project Investments.

**Affordable Housing Development Loans and related Project Investments:** In order to be considered Qualified Activities, Affordable Housing Development Loans and Related Project Investments must be loans or investments to finance the acquisition, construction, and/or development of single- or multi-family residential real property, where at least 60 percent of the units in such property are affordable to Low- and Moderate-Income individuals. For purposes of this Application, affordable is defined as a unit that is or will be sold or rented to a Low- and Moderate-Income Individual.

**Affordable Housing Mortgage Loans:** In order to be considered a Qualified Activity, an

Affordable Housing Mortgage Loan must be made to a Low- and Moderate-Income Resident. An Applicant may determine the total dollar value of such loans closed during the Baseline Period and the Assessment Period using one of the following methods (an Applicant may use different methods for the Baseline and Assessment Periods):

- **Exact Count Method:** Collect income data on each mortgage borrower. Use this data to determine which mortgage borrowers are Low- and Moderate-Income Residents. Count only those mortgage loans where the borrower is a Low- and Moderate-Income Resident.
- **Certification Method:** Count the number of mortgage borrowers that the Applicant reasonably believes are Low- and Moderate-Income Residents. Provide a brief analytical narrative with information describing how this determination was made (e.g., all borrowers for a certain mortgage loan must pre-qualify as Low-Income).

## Reporting Distressed Community Financing Activities

**On Worksheet 1:** An Applicant must report the total dollar value of all qualified Distressed Community Financing Activities closed during the Baseline Period and the Assessment Period. Calculate the total dollar value of each category by summing the total principal amount of each transaction closed during the applicable period. Report the total dollar value of each category on the applicable line of Worksheet 1. If the Applicant does not engage in a particular type of activity check the appropriate box in Column A.

**On the Report of Transactions:** an Applicant must report the total dollar value of *each* individual loan or investment. See instructions for Report of Transactions for additional required information.

## Documenting Distressed Community Financing Activities

**Closing Documents:** For transactions with a principal value of greater than or equal to \$250,000, the Applicant shall provide documentation showing that the transaction closed during the Assessment Period. Such documentation must consist of a legally binding agreement between the Applicant and the borrower/investee/recipient (e.g., loan agreement, promissory note, investment agreement, or stock purchase agreement).

**Disbursement Documents:** For transactions with a principal value of greater than or equal to \$250,000, the Applicant shall provide documentation showing that an initial disbursement occurred during the Assessment Period in a manner that was consistent with customary business practices and reasonable given the nature of the transaction. Acceptable documentation includes copies of checks, wire transfer receipts, and credit/debit slips from the general ledger. Internal requests for wire transfers or account print screens are acceptable if accompanied by a signed Certification of Disbursement.

## Service Activities

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**Service Activities** include: Deposit Liabilities; Financial Services; Community Services; Targeted Financial Services; and Targeted Retail Savings/Investment Products. The BEA Program regulations, applicable NOFA, and Supplemental Guidance for Applicants contain definitions of these Qualified Activities. An Applicant may only include Financial Services, Targeted Financial Services, and Targeted Retail Savings/Investment Products provided to

Low- and Moderate-Income Residents.

## Reporting and Documenting Deposit Liabilities

- Calculate the net change in the amount of eligible Deposit Liabilities within the Baseline Period and within the Assessment Period.
- Report the dollar value of the net change in Deposit Liabilities for each period in the appropriate column on Worksheet 1, Line 12 and on the Report of Transactions. Do not report the total dollar value of Deposit Liabilities as of the last day of each applicable period – instead calculate the net change over the course of the applicable period. Do not report each individual depositor on the Report of Transactions – only report the net change for each period from the Deposit Liabilities Calculation Worksheet.
- Attach a narrative explaining the methodology used to determine that: (1) account holders are Residents; and (2) Deposit Liabilities were accepted at a location in the Distressed Community.

## Reporting and Documenting Community Services

- Calculate the total dollar value of providing the Community Service by determining the administrative cost of providing the activity. For staff time, use the number of hours contributed times the staff person's hourly salary. For other administrative costs, the Applicant should report the actual cost.
- Report the total dollar value of all Community Service Activities for each period on Worksheet 1, Line 13. Report the dollar value of each individual Community Service Activity on the Report of Transactions.
- Submit a narrative describing the methodology used to: (1) derive the value, and (2) determine that the Applicant provided the Community Service to Low- and Moderate-Income Residents, newly-formed small businesses, Low- and Moderate-Income homeowners, or homeowners in the Distressed Community.

## Reporting and Documenting All Other Service Activities

- Determine the total dollar value of Financial Services, Targeted Financial Services, and Targeted Retail Savings/Investment Products provided to Low- and Moderate-Income Residents during the Baseline Period and Assessment Period using one of the following methods:
  - \* **Exact Count Method:** Collect income data on each recipient of the specified activity. Use this data to determine which recipients are Low- and Moderate-Income Residents. Multiply this number by (i) the per unit value specified in the NOFA, or (ii) if the activity is not specified in the NOFA, by the Applicant's estimate of the per unit value.
  - \* **Certification Method:** Take the number of recipients that the Applicant reasonably believes are Low- and Moderate-Income Residents and multiply it by (i) the per unit value specified in the NOFA, or (ii) if the activity is not specified in the NOFA, by the Applicant's estimate of the per unit value. The Applicant must provide a brief analytical narrative with information describing how this determination was made.
- Report the combined total dollar value of Financial Services, Targeted Financial Services, and Targeted Retail Savings/Investment Products on the applicable line of Worksheet 1



and on the Report of Transactions. Do not report the value of each individual service activity separately on the Report of Transactions (i.e., do not list each check cashed or new account opened separately on its own line on the Report of Transaction). In the first column, indicate the transaction according to the type (e.g., “checks cashed” or “new accounts opened”).

- For Financial Services, if using a per unit value not prescribed in the NOFA, describe the methodology used to derive the value. The Fund will determine if this value is acceptable.
- An Applicant seeking an Award for providing Targeted Financial Services or for opening a new retail branch must complete and submit Certification 1: ETA, First Accounts, or New Branches.