

**Newly Certified CDFIs
August - November, 2009**

The Affordable Housing Corporation of Lake County

Location: Gurnee, IL

Type of Institution: Loan Fund

Target Market(s): Low-Income Targeted Population in Lake County, IL

The Affordable Housing Corporation of Lake County (AHC) was established in 1995 to provide mortgage assistance and home improvement loans, along with education and counseling services to a Low-Income Targeted Population in Lake County, Illinois. The mission of the AHC is to increase and preserve affordable housing opportunities throughout Lake County via high-integrity, high-impact services and partnerships that protect and empower consumers and communities. Toward this end, AHC offers mortgage assistance programs, rehabilitates distressed properties, provides education and counseling to help consumers meet their homeownership goals, and offers foreclosure prevention services.

Brewton Mill Federal Credit Union

Location: Brewton, AL

Type of Institution: Credit Union

Target Market(s): A one county Investment Area of Escambia County, AL

Brewton Mill Federal Credit Union was started in 1959 as Brewton CCA Federal Credit Union, becoming Brewton Mill Federal Credit Union in 1999. Today it offers a variety of financial services to its membership, which has expanded to include the employees of several area businesses. Brewton Mill offers affordable loan products and depository services, in addition to individualized financial counseling to low-income populations in Alabama.

Building Hope...A Charter School Facilities Fund

Location: Washington, D.C.

Type of Institution: Loan Fund

Target Market(s): A 121 census tract Investment Area in the District of Columbia; Low-Income Targeted Population in the District of Columbia

Founded in 2003 by the Sallie Mae Fund, Building Hope has a mission to support high quality public charter schools by assisting with facility acquisition, renovation, construction and financing. The goal of Building Hope is to close the educational achievement gap by giving students from lower socio-economic groups the same chance at higher academic and economic achievement as their peers from higher economic regions through an excellent public education. Building Hope has lent money to public charter schools for facilities acquisitions and/or improvements; acquired and developed buildings and sites to be leased to public charter schools; extended credit guarantees to facilitate financing; and, provided development services in such areas as site selection, school design, lease/purchase negotiations, legal counseling and facilities financing. To date, Building Hope has provided financing to over 30 public charter schools in Washington, DC.

Capital Link, Inc.

Location: Boston, MA

Type of Institution: Loan Fund

Target Market(s): Low-Income Targeted Population nationwide

Capital Link, Inc. (CL) provides development services and financial products to a Target Market of Federally-Qualified Community Health Centers (FQHCs) nationwide. Since 1998, Capital Link has provided a broad range of development services to FQHCs in order to assist them in overcoming multiple barriers to the capital markets. CL provides assistance to FQHCs in planning their capital projects and in obtaining financing from a variety of external sources. CL also provides targeted loans to assist health centers in leveraging other forms of capital. Already the backbone of the health care safety net, FQHCs are expected to grow rapidly in the context of health reform, as access to primary and preventive care takes on paramount importance.

Citizens United for Economic Equity, Inc.

Location: Harvey, LA

Type of Institution: Loan Fund

Target Market(s): Investment Area and Other Targeted Population – African American - in New Orleans MSA, LA

Citizens United for Economic Equity, Inc. (CUEE) was created in 2006 by a group of individuals seeking equal protection and equal opportunity for people of color in the face of the massive rebuilding of the predominantly African-American city of New Orleans. Its mission is to create, structure and implement a community-driven economic development model that ensures investment in rebuilding what are now the most marginalized communities in New Orleans,

physically, economically, culturally, and spiritually. CUEE offers a range of financial services including direct loans to micro, small and medium businesses, affordable housing, community facilities and commercial real estate loans and investments and small equity/venture capital investments in minority-owned businesses.

Common Wealth Revolving Loan Fund

Location: Kent, OH

Type of Institution: Loan Fund

Target Market(s): A 43 census tract Investment Area in Youngstown, OH; a 52 census tract in Akron, OH; a 221 census tract Investment Area in Cleveland, OH

The Common Wealth Revolving Loan Fund (CWRLF) is a community development loan fund serving a diverse array of rural and urban communities across Ohio. CWRLF was founded in 1986 as an affiliate of the Youngstown, Ohio nonprofit, Common Wealth, Inc. CWRLF began lending in 1990 and has made about 30 loans to date. CWRLF finances and supports employee-owned companies and cooperatives because of the positive effects that these enterprises have on their communities in terms of job security, wages and benefits and wealth creation for low- and middle-income working people. By broadening the ownership of productive assets, such democratically organized firms also help to build economic structures that increase the ability of ordinary people to control important factors in their lives.

Covenant Bancshares, Inc.

Location: Forest Park, IL

Type of Institution: Depository Institution Holding Company

Target Market(s): A 744 census tract Investment Area in Cook County, IL

In March 2008 Covenant Bancshares, Inc. acquired the Community Bank of Lawndale and changed the name of the bank to Covenant Bank. Covenant Bancshares' mission is to promote economic development and opportunity in the communities the bank serves, while maintaining a profitable, safe and sound financial institution. Covenant Bancshares' proven track record is centered around its key products and services: Low Cost Deposit accounts, Residential Mortgage Loans, Small Business Loans and Community Development Services/Activities. The impact of its work is focused on the following key areas: homeownership, small business lending and community development. Covenant Bank provides banking services to 12 communities within Chicago.

The Disability Fund, Inc.

Location: Albertson, NY

Type of Institution: Loan Fund

Target Market(s): Low Income Targeted Population in the States of Connecticut and Tennessee

The Disability Opportunity Fund (DOF) is a certified CDFI headquartered in Albertson, New York. Its mission is to assist people with disabilities and their families to obtain affordable, accessible and supportive housing through a seamless and rewarding process. People with disabilities often face significant hardship in their housing choices, including a lack of affordable or accessible units, discrimination, and government programs for disability assistance lagging behind increasingly high housing costs. The DOF offers four loan products to its Target Market: pre-development loans, land and property acquisition loans, construction loans, and mini-perm loans designed to be subordinate to bank debt. The DOF prefers to participate in projects with other lenders, using its capital to encourage traditional lenders, CDFIs, and government entities to invest their own capital in affordable housing for people with disabilities.

The Enterprise Center Capital Corporation

Location: Philadelphia, PA

Type of Institution: Loan Fund

Target Market(s): A 134 census tract Investment Area in Philadelphia, PA; and Other Targeted Population – African American in Philadelphia, PA

The Enterprise Center Capital Corporation (TEC-CC) is a 501(c)(3) Certified Community Development Entity (CDE) and an SBA Micro Loan Intermediary. TEC-CC was created in 2002 by The Enterprise Center, a business accelerator with a mission to provide access to capital, build capacity, business education and provide economic development opportunities to high-potential minority entrepreneurs. The mission of TEC-CC is to provide entrepreneurs within Emerging Domestic Markets that include minority and women entrepreneurs, or businesses that are located in low-income and/or urban communities, access to capital by providing debt and equity funding for start-up, early-stage and mature businesses that locate in low-income, urban communities or by assisting such businesses in obtaining such financing from third-parties. Its Target Markets are the urban centers of Southeast Pennsylvania, where there is a high degree of economic distress.

Enterprise Development Fund of Erie County

Location: Erie, PA

Type of Institution: Loan Fund

Target Market(s): 5 Investment Areas comprised of 30 census tracts in Erie County, PA

The Enterprise Development Fund of Erie County, Inc. is a 501(c)3 non-profit with a mission to assist a regional economic recovery strategy and create jobs for low/moderate income individuals. The Fund has accomplished this so far through 43 loans to local businesses. In light of the acute and increasing local need for non-traditional lending and investment, the Fund seeks to expand in the following areas: loans to non-microenterprise businesses; real estate-commercial equity investments; business-equity investments; and business-development services. The Fund serves five Target Markets within the metropolitan area of Erie County, Pennsylvania and is committed to providing services within these areas as they are the economic hubs for the county and are both highly populated and in need of economic growth.

Fairfax County Federal Credit Union

Location: Fairfax, VA

Type of Institution: Credit Union

Target Market(s): Low-Income Targeted Populations and Other Targeted Populations – Hispanic in Fairfax, VA

Fairfax County Federal Credit Union began operations in April, 1958 and was established to serve the financial needs of Fairfax County government employees. Fairfax County Federal Credit Union is committed to member service and offers a variety of financial products and services to its membership including real estate loans and investment services. It also serves the county's Hispanic workforce with financial services not always available in other financial institutions through bilingual credit union staff members and providing Spanish language automated services when possible.

First Peoples Community Federal Credit Union

Location: Cumberland, MD

Type of Institution: Credit Union

Target Market(s): A 53 census tract Investment Area in Allegany and Garrett Counties, MD, Mineral County WV, and Somerset County, PA

Founded in 1960, First Peoples Community Federal Credit Union was organized to serve the financial needs of the employees and families of the Amcelle Corporation. First Peoples Community Federal Credit Union is a member-owned cooperative committed to meeting the ongoing financial needs of its members in a safe, prudent personal manner, with the best service possible. As a community credit union, First Peoples supports the development and expansion of

the community. First Peoples Community Federal Credit Union serves any persons who live or work in Allegany County, Maryland, Garrett County, Maryland, Somerset County, Pennsylvania or Mineral County, West Virginia. Membership is also available to Verizon employees headquartered in the counties of Frederick, Washington, Allegany, and Garrett in Maryland.

FORGE, Inc.

Location: Huntsville, AR

Type of Institution: Loan Fund

Target Market(s): An Investment Area in Adair, McDonald, Newton, Searcy, Baxter, Carrol, Madison, Barry, Benton, Washington, Cherokee, and Delaware Counties in AR, MO, OK

Founded in 1989, FORGE is a membership organization that helps to build sustainable small communities by lending to start-up businesses, families in need, small farmers, and individuals denied credit by the conventional banking system. In addition to and in conjunction with its loan program, FORGE also provides business specific technical assistance. These programs include classroom studies in subjects such as how to write a business plan, how to market products and services, and how to manage finances. FORGE also works with credit counseling to host seminars in local schools to help high school seniors understand credit and avoid predatory lenders.

Frontier Housing, Inc.

Location: Morehead, KY

Type of Institution: Loan Fund

Target Market(s): A seven county Investment Area, including counties in Kentucky (Bath, Elliot, Magoffin, Morgan, Rowan, and Wolfe); and six contiguous census tracts in Boyd County, Kentucky

Frontier Housing, Inc. was founded in 1974, and is today the largest provider of affordable homeownership opportunities in Northeastern Kentucky and one of the region's largest home builders. Frontier is a full-service housing provider, offering a broad range of housing solutions, as well as homebuyer education and pre- and post-purchase counseling, and first and second affordable home mortgage loans to predominantly low and moderate income individuals and families.

Kerr County Federal Credit Union

Location: Kerrville, TX

Type of Institution: Credit Union

Target Market(s): Low-Income Targeted Populations in Kerr and Kimble Counties

Kerr County Federal Credit Union (KCFCU) was established 1936 and serves a Low Income Targeted Population in Kerr and Kimble Counties, Texas. KCFCU provides a full range of financial services including low cost loans and savings accounts. The mission of KCFCU is to provide affordable and accessible financial services to community members. The credit union's Target Market is a Low Income Targeted Population in Kerr and Kimble Counties, Texas where there is clear need and demand for affordable financial services like the KCFCU's checking, savings and certificate products. The CU also focuses on flexible and affordable consumer lending for a wide range of purposes from small business capital and home improvement to credit building and short-term payday loans.

La Plata Homes Fund, Inc.

Location: Durango, CO

Type of Institution: Loan Fund

Target Market(s): Low-Income Targeted Population and Other Targeted Population – Native American & Hispanic – and an Investment Area (2 census tracts) in Durango County, CO

The La Plata Homes Fund, a nonprofit affordable housing lender, began operations in 2008 and was certified as a CDFI in October 2009. It provides subordinated mortgage loans to promote home ownership in La Plata County among its Target Market and has a tight focus on a single product – a deferred, due on sale, second mortgage with a shared appreciation feature. The Homes Fund delivers home-grown, innovative financing to low-income and minority households, which is made possible through aggressive development services, individual credit counseling and home buyer education provided directly by Homes Fund staff. Its approach to development services also builds its market through creating credit-worthy borrowers that otherwise could not get a conventional first mortgage through Homes Fund partner banks and mortgage lenders.

Lowell Community Loan Fund

Location: Lowell, MA

Type of Institution: Loan Fund

Target Market(s): A 48 census tract Investment Area in Northeast MA

Formed in 2001, Lowell Community Loan Fund (LCLF) began operations in September 2008 and is licensed as a lending institution and as a mortgage broker by the State of Massachusetts. LCLF's mission is to bring appropriate loan programs and technical assistance to low and moderate income communities in its Target Market. LCLF offers first time homebuyer down payment loans and also home improvement loans that are much more flexible than those from traditional financial organizations and connects them to financial education opportunities that help community members sustain their home ownership in a healthy financial position. LCLF is active in eight cities and towns, each facing growing foreclosure pressures.

Maine Highlands Federal Credit Union

Location: Dexter, ME

Type of Institution: Credit Union

Target Market(s): Low-Income Targeted Population in Piscataquis County, ME

Established in 1966, Maine Highlands Federal Credit Union is a certified CDFI with a community-based charter. A low-income designated financial institution, Maine Highlands FCU currently serves over 10,800 members in and around rural Piscataquis County in the State of Maine. Through its forty-three year history, it has expanded its financial services to reach out to those members and potential members with low-cost depository and loan products.

Marvel City Federal Credit Union

Location: Bessemer, AL

Type of Institution: Credit Union

Target Market(s): Other Targeted Population – African-Americans in Jefferson County, AL

Since its inception in 1959 the Marvel City Federal Credit Union has been serving its members in and around the Bessemer, Alabama area with exceptional financial products. The Marvel City Federal Credit Union offers its members a full array of loans including real estate, business and new and used car loans. Members can also take advantage of its full service website where users have the ability get account balance and history reports, transfer money between accounts, and more. Marvel City Federal Credit Union is registered as a multiple group - primarily federal, state, local government type credit union.

Metro Community Development, Inc.

Location: Flint, MI

Type of Institution: Loan Fund

Target Market(s): A 52 census tract Investment Area in Genesee County, MI

Metro Housing Partnership, Inc. was created in 1992 by local community leaders, consolidating many housing and revitalization efforts in Flint and Genesee County and in 2009 its name changed to Metro Community Development. The only CDFI in Flint, Metro exists to partner with public and private organizations, provide technical and financial resources and promote the creation of stable neighborhoods and communities. With three major focus areas including housing, community development and partnerships, Metro currently undertakes financing activities in affordable housing mortgages, homeownership and micro-enterprise loans to small businesses within its Target Market.

Mountainlands Community Housing Loan Fund LLC

Location: Asheville, NC

Type of Institution: Loan Fund

Target Market(s): Low-Income Targeted Population in Summit County, UT

Mountainlands Community Loan Fund LLC is a wholly owned subsidiary of Mountainlands Community Housing Trust (MCHT), a non-profit corporation. MCHT is a Community Development Housing Organization that preserves, develops and advocates for affordable housing in Summit County, Utah. While Summit County is the home of three of the top rated ski resorts in North America and has the highest median income in the state, housing is a critical need for this resort community's work force. Its mission is to create a revolving loan fund to provide down payments for purchase as well as development and closing costs for affordable homes.

NCI Community Development Credit Union

Location: Houston, TX

Type of Institution: Credit Union

Target Market(s): Other Targeted Population and Low-Income Targeted Population in Harris County, Texas; and a 15 census tract Investment Area in Harris County, Texas

NCI Community Development Credit Union (NCI CDCU) began operations in December 2008. The mission of NCI CDCU is to bring financial resources to underserved neighborhoods to earn members' trust and help them achieve their dreams. NCI CDCU offers savings and checking

accounts, certificates of deposit and consumer loans, in addition to making micro-enterprise business loans for vehicles and equipment for members' small businesses. Credit union personnel provide translation services for clients and extensive financial counseling is provided as a part of processing each loan application.

New Covenant Dominion FCU

Location: Bronx, NY

Type of Institution: Credit Union

Target Market(s): Other Targeted Populations – African American in Bronx, NY

Chartered on March 23, 2007, NCD FCU is a member-driven financial institution whose goal is to develop economic stability within the community and its membership. NCD FCU works to promote thrift among its members, create a source of credit for productive purposes, encourage members to save and manage their finances in a more frugal manner and provide banking services that are not currently available in the community. NCD FCU regularly offers personal budgeting and financial counseling, as well as training seminars on a wide variety of financial topics, with the goal of teaching people skills they can use to better their lives.

New Pilgrim Federal Credit Union

Location: Birmingham, AL

Type of Institution: Credit Union

Target Market(s): Other Targeted Populations – African America in Jefferson County, AL

New Pilgrim Federal Credit Union was formed in 1965 as an organization designed to meet the basic financial services needs of the membership of New Pilgrim Baptist Church. After playing a key role as host site for many of the planning and meeting sessions during the turbulent civil rights struggle in the 1950's and 60's in Birmingham, the Church committed to further focusing its desire to empower African-Americans with services to assist them in the management of their financial resources to become more self sufficient. The philosophy is strongly rooted in the principle of economic development and revitalization through self-sufficiency within the community. The credit union currently offers basic financial services to its members, including savings accounts, small loans, and mobile banking.

Pacific Coast Regional Small Business Development Corporation

Location: Los Angeles, CA

Type of Institution: Loan Fund

Target Market(s): Other Targeted Population - African American and Hispanic in Los Angeles County, California

Pacific Coast Regional (PCR) is a private, non-profit corporation founded in 1977 to assist small business owners in becoming successful members of the Southern California business community. PCR provides financial, educational and consulting services, offering financial programs such as loan guarantees, bond guarantees, disaster bridge loans, and direct (environmental) loans. PCR also offers educational services through its Entrepreneurial Training Institute, and seminars, a consultants program and a start-up guide for small businesses.

The Plan Fund

Location: Dallas, TX

Type of Institution: Loan Fund

Target Market(s): Other Targeted Populations – African American & Hispanic in Dallas County, TX

Starting in 1999 The Plan Fund has been committed to making a positive difference in the lives of working class entrepreneurs. The Plan Fund is a non-profit organization whose mission is to assist entrepreneurs to achieve success in starting and or expanding their small businesses. Its underlying goal is to increase its members' economic self sufficiency through entrepreneurship by developing sustainable businesses. The Plan Fund combines a full-day hands-on entrepreneur training class, a dynamic peer-support program and micro-credit. The hub of Plan Fund activity occurs at our business centers which are located in parts of Dallas with less economic development.

Progress Financial Corporation

Location: Mountain View, CA

Type of Institution: Loan Fund

Target Market(s): Low-Income Targeted Populations in the California PMSAs of Oakland, San Francisco, San Jose, Los Angeles, and Santa Cruz-Watsonville, and the California MSAs of Fresno, Bakersfield, and Salinas

Progress Financial Corporation (Progreso) was established in 2005 and currently offers consumer loans and credit education to under-banked Hispanics in California's Bay, Central Valley and Los Angeles areas. Progreso's primary mission is to provide small dollar loans and credit education to under-banked Hispanic families, helping them to build credit, to gain access

to mainstream financial services, and to move up the financial ladder and achieve their life-long aspirations. Progreso's roots are in providing an alternative to payday loans by providing fair and responsible loans to families hardest hit by the credit crisis and least likely to have access to responsible credit.

ROC USA Capital

Location: Concord, NH

Type of Institution: Loan Fund

Target Market(s): Low-Income Targeted Population in the States of Connecticut, Delaware, New York and Texas

Resident Ownership Capital, LLC (ROC USA Capital) began lending in August 2008. ROC USA Capital is the lending subsidiary of ROC USA, LLC, a national social enterprise with a mission to transform the manufactured home community sector through resident ownership. Four leading community development nonprofits formed ROC USA, LLC and serve on its Board of Directors: NCB Capital Impact, New Hampshire Community Loan Fund, CFED and Neighbor WorksAmerica. ROC USA, LLC's other subsidiary, Resident Ownership Network, delivers development services to borrowers. ROC USA Capital provides predevelopment and first mortgage community acquisition/permanent loans on a national basis to a Low-Income Targeted Population. Borrowers are nonprofit resident corporations acquiring their manufactured home communities in which the households are predominantly low-income.

ShoreBank Enterprise Detroit

Location: Detroit, MI

Type of Institution: Loan Fund

Target Market(s): A 314 census tract Investment Area in the City of Detroit, Michigan

ShoreBank Enterprise Detroit (SED) is a non-profit certified CDFI that was incorporated in 1996 and became operational in 2000. It provides loans to small businesses, contractors, developers, and non-profit organizations in an Investment Area consisting of the city of Detroit. SED's small business lending targets firms with growth potential that are unable to access conventional financing. SED provides lending and development services for small and minority contractors as well as workforce development activities as part of its integrated construction/real estate sector strategy, and also works to re-activate mortgage lending.

ShoreBank Pacific

Location: Ilwaco, WA

Type of Institution: Bank

Target Market(s): Investment Areas Statewide in Oregon and Washington; Low-Income Targeted Populations in Oregon and Washington

Founded in 1997, ShoreBank Pacific is a Washington state chartered and federally regulated commercial bank that profitably assists businesses and through them, their communities, to be sustainable through their economic, social and environmental practices. ShoreBank provides commercial loans, a full array of deposit products and services, and development services to low-income targeted populations of Washington and Oregon.

Sustainable and Livable Communities, LLC

Location: Houston, TX

Type of Institution: Loan Fund

Target Market(s): Other Targeted Populations – African American and Hispanic in Texas

The Sustainable and Livable Communities Fund (SLCF) is a non-regulated financial institution founded in Houston, Texas in 2009. SLCF structures suitable lending arrangements to create self-sufficiency in community development and to promote sustainable livable communities. SLCF has a primary mission of promoting community services targeted to low- or moderate-income individuals and activities that revitalize or stabilize low-or moderate-income geographies, federally designated disaster areas, or federally designated distressed non-metropolitan middle-income geographies. SCLF currently offers financial products in business financing and makes loans to retail and service businesses, light industry, alternative energy, energy efficiency industries, transportation, educational projects, emerging and new technologies, building trade industries, health care projects, and infrastructure projects.

Table Rock Federal Credit Union

Location: Shell Knob, MO

Type of Institution: Credit Union

Target Market(s): Investment Area in Barry and Stone Counties, MO; and Low-Income Targeted Population in Barry County, MO

Table Rock Federal Credit Union (TRFCU) is a certified CDFI, low-income, community chartered credit union established in 2004, serving Barry and Stone Counties in Missouri including underserved investment areas. TRFCU provides affordable financial services to its

members, many of whom are unbanked. TRFCU exists to serve members, build wealth, promote thrift, provide fair and reasonable credit and is primarily focused on assisting low-income families and individuals and the underserved within its defined investment areas while employing safe-and-sound business practices. TRFCU has helped retain and create hundreds of jobs through consumer and microenterprise business loans, while encouraging savings and attracting low-income, unbanked individuals.

TMC Development Working Solutions

Location: San Francisco, CA

Type of Institution: Loan Fund

Target Market(s): Low-Income Targeted Population for the nine county region of the San Francisco Bay Area, California, which includes the counties of Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano and Sonoma

TMC Development Working Solutions (WS) is a nonprofit loan fund established in 1999. WS provides microloans, technical assistance, and education related to a low-income targeted population in the 9 Bay Area Counties of Northern California. Its mission is to provide underserved micro-entrepreneurs with the access to capital and resources they need to start or grow a business, as part of a broader strategy to strengthen the local economy, create jobs, and build strong communities.

Union Baptist Church FCU

Location: Fort Wayne, IN

Type of Institution: Credit Union

Target Market(s): Other Targeted Populations – African American in Allen County, IN

The Union Baptist Church Federal Credit Union (UBCFCU) was chartered as a Low-Income Designated Credit Union in December 2006 and began operations in April 2007. UBCFCU was organized as a response to the lack of access to equitable financial services and affordable credit affecting the parishioners of the Union Baptist Church of Fort Wayne and the surrounding community. UBCFCU's mission is to promote thrift among the congregation of the Union Baptist Church, its staff, and the church's community within the central city of Fort Wayne, Indiana by creating a spiritual-based source of financial services for economic and self-sufficiency purposes.