

OMB Approval No. 1559-0046

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According to the Paperwork Reduction Act, as amended, no persons are required to respond to a collection of information unless it displays a valid Office of Management and Budget (OMB) Approval Number. This form's Approval Number is 1559-0046. Public reporting burden for this collection of information is estimated to average 20 hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Community Development Financial Institutions Fund, 1500 Pennsylvania Ave, NW, Washington, DC 20220.

Freedom of Information Act (FOIA) Statement:

The CDFI Fund does not publish proprietary or confidential information submitted by CDFI's as a general practice. However, any information submitted by CDFI's in the abbreviated Transaction Level Report (TLR) or Annual CDFI/NACA/CDFI ERP Financial Award Recipient TLR or other reports made in connection with TLR (e.g., TLR Snapshot Report) is subject to the Freedom of Information Act (FOIA) (5 U.S.C. 552) and other federal laws and regulations. Any information contained in this collection, including any attachments or supplements hereto, is subject to disclosure to law enforcement agencies for law enforcement purposes. In general, FOIA makes federal agency records available to the public, unless the information requested is exempt from disclosure. Trade secrets and commercial or financial information submitted by CDFI's may be exempt from disclosure pursuant to the FOIA. CDFI's should consult their legal counsel for further guidance on this matter.

The CDFI Fund reserves the right to publish responses to select questions provided during the reporting process.

The CDFI Fund may upon request provide information collected and any associated reporting submitted by the Recipient to an appropriate federal, state, tribal, local, international, or foreign law enforcement agency or other appropriate authority charged with investigating or prosecuting a violation or enforcing or implementing a law, rule, regulation, or order.

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Abbreviated Transaction Level Report (TLR) Data Point Collection Guide September 2026

I. Purpose

The primary intent of the abbreviated CDFI Transaction Level Report (TLR) and its components is to provide a method to evaluate the extent to which CDFI Certification Applicants serve proposed Target Market(s) and Certified CDFIs serve approved Target Market(s). The TLR captures information on all loans and investments that the CDFI Certification Applicant or Certified CDFI originated or purchased during the reporting period, as determined by its Certification Application or, for Certified CDFIs, by its Fiscal Year End. For Certified CDFIs, the abbreviated TLR is only applicable to those that do not have an active Assistance Agreement consisting of financial assistance from the following CDFI Fund programs: Community Development Financial Institutions Program (CDFI Program), Native American CDFI Assistance Program (NACA Program), CDFI Equitable Recovery Program (CDFI ERP), and CDFI Rapid Response Program (CDFI RRP).

In order to become a Certified CDFI, financial institutions must demonstrate that they primarily serve one or more proposed Target Markets and they are accountable to those proposed Target Markets through Target Market activity. In order to maintain their CDFI Certified status as outlined in the CDFI Certification Agreement, Certified CDFIs that do not have an active assistance agreement consisting of financial assistance are required to submit the abbreviated TLR to demonstrate the extent to which they are meeting the required Target Market activity thresholds to their approved Target Markets using approved Target Market assessment methodologies for approved Financial Products and/or Financial Services.

For Certified CDFIs who do not have an active Assistance Agreement for a CDFI/NACA award, CDFI ERP award, and/or CDFI RRP award, the CDFI Fund's Awards Management Information System (AMIS) through your ACR will enable the opening of the abbreviated TLR. For current, active CDFI/NACA award, CDFI ERP award, and/or CDFI RRP award recipients, AMIS through your Assistance Agreement will enable the opening of the full-length TLR. Please note, if you have multiple financial assistance awards through the CDFI/NACA Program, CDFI ERP Program, and CDFI RRP Program, you are only required to submit one TLR per fiscal year.

To ensure proper reporting, CDFIs should review the award and reporting statuses in AMIS regularly. If a CDFI does not agree with the award and reporting status displayed in the ACR (for example, a status of "Not Submitted," or a due date of 12/31/2023), please review your Certification Agreement and/or Assistance Agreement to determine which reports are designated in the Agreements. If you believe that your CDFI's award and reporting status is incorrect, please submit a service request in AMIS requesting a review of your award and reporting status.

II. Overview

Please refer to this data point guide for greater clarity and detail regarding what information should be included to respond to each data field in the abbreviated TLR and its supporting data collection forms. A complete abbreviated Transaction Level Report submission is comprised of the following forms:

- Abbreviated Transaction Level Report
- CDFI Address TLR Object
- Loan Purchases Report (if applicable)
- Consumer Loan Report (if applicable)
- Financial Services Report (if applicable)

Once a financial institution has completed all the applicable abbreviated TLR components, the submission will need to be certified.

III. Abbreviated Transaction Level Report (TLR)

Completion and Submission Process in General

- (1) CDFI Certification Applicants and Certified CDFIs who do not have an active Assistance Agreement for a CDFI/NACA award, CDFI ERP award, and/or CDFI RRP award will report on new originations or purchases closed during the most recently completed fiscal year in the abbreviated TLR.
- (2) CDFI Certification Applicants are required to submit their complete abbreviated TLR before they complete their CDFI Certification Application so that certain data fields in the Application can be auto-populated based on data in the abbreviated TLR.
- (3) Certified CDFIs who do not have an active Assistance Agreement for a CDFI/NACA award, CDFI ERP award, and/or CDFI RRP award are required to submit their complete abbreviated TLR ahead of their ACR submission. The abbreviated TLR is due 180 days after the reporting entity's most recently completed fiscal year.
- (4) To ensure coordination between TLR Target Market (TM) activity results and ACR TM activity requirements, ACR submissions will be due 180 days after the reporting entity's most recently completed fiscal year.
- (5) The existing CDFI TLR Address Object should be used to enter location information for each transaction.
- (6) Depending on the number of originations to report, an Applicant or Certified CDFI may enter information on each origination directly through the user interface in AMIS, or they can submit through a bulk upload process using a spreadsheet file.
- (7) An Applicant or Certified CDFI will use the existing TLR reporting and pre-certification process, which allows CDFIs to validate and check their TLR and associated reports for errors before submitting a final report. The pre-Certification process will also allow CDFIs to stage their data in batches and to use the geocoding functionality for determining whether transactions are in qualified Investment Areas (IAs). When CDFIs upload their reports into the precertification process, the system will check for errors.
- (8) Once all transactions are correct and validated by the system, an Applicant or CDFI can submit the final report.

- (9) A Certified CDFI should retain all supporting documentation for a minimum of five years after submission of the TLR to the Fund for compliance recordkeeping, as it is subject to a random desk review based on the guidelines stated in the CDFI Certification Agreement.
- (10) Once a CDFI has submitted its final report, AMIS will then generate a display for each Applicant or Certified CDFI. This display tabulates the proportion of its new Financial Product originations and/or purchases—as well as Financial Services unique account holders (if applicable)—that serve qualified IAs and/or Targeted Populations based on the Applicant's or CDFI's proposed or approved Target Market(s). This information will automatically be populated into either the CDFI Certification Application or Annual Certification and Data Collection Report (ACR) to assess whether the organization meets the minimum Target Market activity thresholds required for obtaining or maintaining its CDFI Certification.

General Reporting Guidelines

- Only new CDFI Certification Applicants and currently Certified CDFIs who do not have an active financial assistance award from CDFI/NACA Program, CDFI RRP and/or CDFI ERP are required to file an abbreviated TLR report.
- Only one abbreviated TLR is required per Certification Application or ACR per fiscal year.
- Include ALL NEW Financial Products originated or purchased during the Applicant's or Certified CDFI's most recently completed fiscal year.
 - Prior to the date of your Certification Application submission (Certification Applicants only).
 - Based on the FYE listed in your ACR Reporting Schedule (Certified CDFIs only).
- Know your CDFI's reporting period because only Financial Products originated or purchased during the reporting period are accepted. Reporting period should correspond to the CDFI's most recently completed fiscal year. Check and confirm the reporting period before filing an abbreviated TLR report.
- Unless the guidance indicates otherwise, always report the data at the time of Financial Product origination or purchase.
- Make sure to use the most up-to-date template to upload data into AMIS.

What should be on your abbreviated TLR:

- Reported Financial Products must be Arm's Length transactions and on balance sheet (with the exception of entities Certified as CDFIs for the purpose of the Bond Guarantee Program).
- Report loan purchases in the separate Loan Purchase object. If an Applicant or Certified CDFI has loan purchases on its balance sheet and they were purchased within the reporting period, then the Loan Purchases Report Object must be completed and submitted.
- For loan participations, report ONLY your portion of the loan participation.
- Credit Unions, Banks, and Depository Institution Holding Companies will need to report any consumer loans originated during the reporting period in the separate Consumer Loans/Investment Originated object.

- The Financial Services Report Object should only be completed and submitted by a depository institution that requires the submission of financial services data in order to potentially meet the TM thresholds.
- Complete all required data fields. Refer to the “Explanation of the Data Points in the abbreviated TLR Object” section below for the validation rules of each data field to determine what is required and what is not required.

When should your abbreviated TLR be submitted:

The CDFI Fund recommends starting the submission process at least one month before the due date. For currently Certified CDFIs, remember that you must submit your abbreviated TLR first before you can submit your ACR.

What happens after your abbreviated TLR is successfully submitted:

After the abbreviated TLR is submitted to the CDFI Fund, it will be reviewed. Upon review, if the data reported is deemed incomplete or inaccurate, the CDFI Fund will follow up for clarification. If the CDFI Certification Applicant or currently Certified CDFI fails to respond to questions within the CDFI Fund’s required timeframe, the TLR report will not be considered submitted which could jeopardize the submission of the Applicant’s or CDFI’s CDFI Certification status.

IV. Abbreviated TLR Object – Data Points

Explanation of the Data Points for abbreviated TLR Object

Originator Transaction ID

The reporting entity should assign a unique identifier to each Financial Product. The identifier can be a combination of both letters and numbers and should start with a letter. It should not contain any special characters such as, but not limited to, commas and exclamation points. **Do not use names, social security numbers or any other personally identifying information in creating Originator Transaction ID.**

Validations:

- **Mandatory Field**
- **Must start with a letter (e.g., “a1234”)**
- Each **Originator Transaction ID** must be **unique** for each Financial Product. Duplicate Originator Transaction ID’s will cause errors in the file.
- **Note: If you receive the following error “This Identifier already exists,” please contact the AMIS Help Desk at AMIS@cdfi.treas.gov or submit an [AMIS Service Request](#) for help.**

characters

Response must be text - up to 20

TLR Submission Year

Choose one of the pre-defined values. TLR Submission Year is the year of the report, NOT the year when the report is submitted. For example, if this is your 2023 abbreviated TLR, you should set the TLR Submission Year to “2023” for all records in that report even though the report is submitted in 2024.

Validations:

- **Mandatory Field**

Date Originated

Report the date that a legally binding note was signed by the borrower/investee in favor of the lender/investor.

Validations:

- **Mandatory Field**
- **Date Originated cannot be after the organization’s Reporting Period End Date.**
- **Date Originated cannot be after the current date and the organization’s Fiscal Year End Date.**

Original Loan/Investment Amount

Report the amount of the original Financial Product. The amount should be a non-zero positive whole number. For LOC and credit cards, report the credit limit amount. If the credit limit amount is unknown, enter "1."

Validations:

- **Mandatory Field**
- Original Loan/Investment Amount must be greater zero
- Original Loan/Investment Amount cannot be greater than \$50,000 if Purpose = **MICRO**

Response must be numeric

Purpose

Choose one of the pre-defined values below and identify the primary purpose of the transaction. If there are multiple purposes (for example, a loan funding both the purchase of a fixed asset and a facility improvement), select the purpose with the largest share of the transaction.

Validations:

- **Mandatory Field**
- All loan purchases originated during the reporting period will need to be reported in the TLR Loan Purchases table.
- Credit Unions and Banks will need to report consumer loans originated during the reporting period in the separate Consumer Loans/Investments Originated table.
- Credit Unions and Banks continue to report loans other than consumer loans in the abbreviated TLR.
- For individual investees, select **CONSUMER, HOMEPURCH, HOMEIMP, OTHER, or MICRO**
- For CDFI investees, select **OTHER**
- For business investees, select **BUSINESS, RECOCOM, RECOMULTI, RECOSINGLE, RERHCOM, RERHMULTI, RERHSINGLE, OTHER or MICRO**

Please select one of the following:

CONSUMER	Consumer: Loan is a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as housing loans. Note: Banks and Credit Unions will receive a validation error if they select "CONSUMER" as the Purpose and will be directed to fill out the Consumer Loans/Investments Originated table instead.
BUSINESS	Non-Real Estate Business: Financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than \$50,000 for a purpose that is not

	connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
MICRO	Non-Real Estate Microenterprise: Financing to a for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) with an amount no more than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
HOMEPURCH	Home Purchase: Loan is for the purchase of a primary residence.
HOMEIMP	Home Improvement: Loan is for the renovation or other improvement of an owner-occupied home.
RECOCOM	Real Estate – Construction/Permanent/Acquisition w/o Rehab – Commercial: Transaction is for predevelopment financing, construction or permanent financing, or acquisition without rehabilitation of office, retail, manufacturing, or community facility space. Include mixed-use real estate that combines both commercial and residential use.
RECOMULTI	Real Estate – Construction–Housing–Multi Family: Transaction is for predevelopment financing, or construction of multifamily housing.
RECOSINGLE	Real Estate – Construction–Housing–Single Family: Transaction is for predevelopment financing, or construction of single family housing.
RERHCOM	Real Estate–Rehabilitation–Commercial: Financing is to rehabilitate office, retail, manufacturing, or community facility space. Transaction may include acquisition costs. Include mixed-use real estate that combines both commercial and residential uses. Exclude acquisitions without rehabilitation.
RERHMULTI	Real Estate – Rehabilitation – Housing – Multi Family: Financing is to rehabilitate or acquire multifamily housing.
RERHSINGLE	Real Estate – Rehabilitation – Housing – Single Family: Financing is to rehabilitate or acquire single family housing.
OTHER	None of the Above: Transaction purpose does not match any of the purposes defined above. Financial Products to other CDFIs should be reported as “Other.”

Transaction Type

Choose one of the pre-defined values below and report the type of transaction. For Loan Guarantee, CDFI Certification Applicant or currently Certified CDFI is a guarantor of this loan. For Loan Loss Reserve, CDFI Certification Applicant or currently Certified CDFI is using its assets to provide Loan Loss Reserve for this loan. For Capital Reserve, CDFI Certification Applicant or currently Certified CDFI is using its assets to leverage this loan.

Validations:

- **Mandatory Field**

Please select one of the following:

TERM	Term Loan: A term loan is a loan from the CDFI for a specific amount that has a specified repayment schedule and a fixed or floating interest rate.
EQTYINV	Equity Investment: An equity investment is money that is invested in a company by the CDFI in exchange for the ownership shares of that company.
CREDITCARD	Credit Card: A payment mechanism that facilitates both consumer and commercial business transactions, including purchases and cash advances where the borrower is

	required to pay at least part of the card's outstanding balance each billing cycle, depending on the terms as set forth in the cardholder agreement. As the debt reduces, the available credit increases for accounts in good standing.
LOC	Line of Credit (LOC): An LOC is an arrangement between the CDFI and a customer that establishes the maximum loan amount the customer can borrow.
DEBTEQTY	Debt with Equity: The loan agreement that stipulates a loan may be converted to equity upon meeting specified conditions.
LNGUARANTEE	Loan Guarantee: A loan agreement where the CDFI is a guarantor.
LNLSRESERVE	Loan Loss Reserve: CDFI is using its assets to provide Loan Loss Reserves for this loan.
CAPRESERVE	Capital Reserve: CDFI is using its assets to leverage this loan.
OTHER	None of the Above.

Loan Status

Choose one of the pre-defined values below and report the status of the transaction **at the reporting period end**.

Validations:

- **Mandatory Field**

Please select one of the following:

ACTIVE	A transaction was open and on-the-books at the reporting period end.
CLOSED	A loan or line of credit that was paid in full (not refinanced) or an equity investment that has been exited at the reporting period end.
SOLD	A transaction was off-the-books, but not paid in full at the reporting period end, due to a transfer to another entity.
CHARGEDOFF	A transaction was off-the-books, but not paid in full at the reporting period end, due to delinquency of borrower.
REFIN	A transaction was off-the-books, but not paid in full at the reporting period end, due to changes of loan features such as interest rate or loan term.
RESTRUCT	A modified transaction was open, on-the-books at the reporting period end, in response to or to prevent a default.

Interest Rate

Report the interest rate charged to the borrower at origination. Enter the percentage as a whole number (e.g., if the Interest Rate is 2.5%, enter 2.5). If the interest rate is unknown or not applicable, enter "99."

Validations:

- If **Transaction Type** = **TERM**, **LOC**, **CREDITCARD** or **DEBTEQTY**, then **Interest Rate** must be equal or greater than zero

Response must be in numeric format up to 3 decimal places

Points

Report the points charged to the borrower at origination. **Exclude origination fees (do not report origination fees here).** Report the points as a percentage of the original loan amount. Report it as a number rather than with the percentage sign (i.e. if the point at origination is 2.5%, enter 2.5). If the Points is unknown or not applicable, enter “99.”

Validations:

- Conditionally required if Transaction Type = **TERM or DEBTEQTY**
- Points must be between 0 and 100.

Response must be in numeric format up to 3 decimal places

Origination Fees

Report the total loan origination fees, including processing, credit report, and other fees that borrowers have to either directly or indirectly pay at origination. **Exclude points (do not report points here).** “Origination Fees” should be a positive whole number. However, if there are no fees charged, enter zeros.

Validations:

- If Transaction Type = **TERM, LOC, or DEBTEQTY**, then Origination Fees must be equal or greater than zero and less than Original Loan/Investment Amount

Response must be in numeric format up to 2 decimal places

Equity-Like Features

Choose one of the pre-defined values below and report the type of equity-like feature. If a loan has more than one equity-like feature, choose the one appearing first in the loan agreement.

Validations:

- Conditionally required if Transaction Type = **DEBTEQTY**

Please select one of the following:

CONVDEBT	Convertible Debt: Loan agreement specifies an option to convert all or part of the loan amount to equity.
PERFINT	Performance Based Interest Rate: Loan’s interest rate adjusts based on the borrower’s performance.
ROYALTIES	Royalties: Loan has a royalty participation that gives the investor the right to a

	percentage of the borrower's sales or profits.
WARRANTS	Warrants: Loan agreement gives the investor the right to purchase the portfolio company's stock at a later date at a pre-negotiated price.
OTHER	None of the Above: Loan agreement specifies an equity-like feature not described above.

Forgivable Loan

Report whether the loan or investment agreement stipulates that some or all of the outstanding balance of the loan or the equity may be converted to a grant upon meeting specified conditions. Enter "Do Not Know" if the information is either unknown or not applicable. There are only two instances where forgivable loans can be considered as eligible Financial Products for the purposes of CDFI Certification whereby the Financial Product can be counted for Target Market activity. The first instance is a forgivable loan with at least one payment within 12 months of the loan closing date. The second instance is a forgivable loan that meets each of the following conditions:

1. The purpose of the debt is for the purchase of a single-family, owner-occupied residence and is in a subordinate position;
2. The debt is subject to a credit contract requiring repayment if certain terms specified in the contract are not met and full forgiveness of the loan may not be made until the end of the loan period. The creditor has verified that the borrower has sufficient income or assets (other than the value of the property being purchased) to repay the debt according to its terms;
3. A loan term of five years or longer;
4. The borrower has pledged adequate security;
5. The debt is documented by a valid and enforceable promissory note, and security interests are properly perfected;
6. Interest (even a nominal amount) is charged at least annually (may be accrued and capitalized); and
7. The debt is reflected as a loan on the creditor's balance sheet.

Validations:

- Conditionally required if [Transaction Type](#) = **TERM**, **EQTYINV**, **LOC**, or **DEBTEQTY**

Yes	The loan or the equity may be converted to a grant.
YesTM1	The loan or the equity may be converted to a grant and there has been at least one payment within 12 months of the loan closing date.
YesTM2	The loan meets each of the following conditions: (1) The purpose of the debt is for the purchase of a single-family, owner-occupied residence and is in a subordinate position; (2) The debt is subject to a credit contract requiring repayment if certain terms specified in the contract are not met and full forgiveness of the loan may not be made until the end of the loan period. The creditor has verified that the borrower has sufficient income or assets (other than the value of the property being purchased) to repay the debt according to its terms; (3) A loan term of five years or longer; (4) The borrower has pledged adequate security; (5) The debt is documented by a valid and enforceable promissory note, and security interests are properly perfected; (6) Interest (even a nominal amount) is charged at least annually (may be accrued and capitalized); and (7) The debt is reflected as a loan on the creditor's balance sheet.

No	The loan or the equity may not be converted to a grant.
Do Not Know	The information is either unknown to the lender or not applicable.

Client ID

The reporting entity should create and report a unique identifier to help distinguish which clients/projects (investees, borrowers, or projects) are associated with which loans or investments. A client/project ID can be associated with one or more loans/investments. The identifier can be a combination of both letters and numbers and should start with a letter. It should not contain any special characters such as, but not limited to, commas and exclamation points. **Do not use names, social security numbers, or any other personal identifying information in creating Client ID.**

Validations:

- **Mandatory Field**

Response must be text up to 20 characters

Investee/Borrower Type

Choose one of the pre-defined values below and report whether the transaction is a loan or investment in an individual, a business or a CDFI certified by the CDFI Fund. Loans or investments in nonprofit entities or non-certified CDFIs should be reported as "BUS."

Validations:

- **Mandatory Field**
- If **Investee Type** = **IND** then **Purpose** cannot be **BUSINESS**, **RECOCOM**, **RECOMULTI**, **RECOSINGLE**, **RERHCOM**, **RERHMULTI**, or **RERHSINGLE**
- If **Investee Type** = **CDFI** then **Purpose** must be **OTHER**
- If **Investee Type** = **BUS** then **Purpose** cannot be **CONSUMER**, **HOMEPURCH**, or **HOMEIMP**

Please select one of the following:

IND	Individual: A loan is issued by CDFI to a borrower, who is an individual.
BUS	Business: A loan is issued by CDFI to a borrower, who is a business entity.
CDFI	CDFI: A loan is issued by CDFI to a borrower, who is a CDFI certified by the CDFI Fund.

Entity Structure

Choose one of the pre-defined values below and report the investee's/borrower's business or government structure.

Validations: • Conditionally required if Investee Type = BUS	
<i>Please select one of the following:</i>	
NONPROFIT	Non-Profit or Not-for-Profit: Based on the IRS categorization for tax purposes.
FORPROFIT	For-Profit: Based on the IRS categorization for tax purposes.
TRIBAL	Tribal or Village Government: Entity is a tribal or village government, whether or not it has been federally recognized.
OTHER	None of the Above: All other structures that do not fit the descriptions above, such as a government or quasi-government entity (e.g., a water authority).

Low-Income Owned or Controlled Report if the business is more than 50% owned or controlled by one or more Low-Income persons. If the business is a for-profit entity, report if more than 50% of the owners are Low-Income persons. If the business is a nonprofit entity, report if more than 50% of its Board of Directors are Low-Income persons. “Low-Income” is defined as having family income equal to or less than 80 percent of the Area Median Family Income. Enter “Do Not Know” if the information is either unknown or not applicable.	
Validations: • Conditionally required if Investee Type = BUS	
<i>Please select one of the following:</i>	
Yes	The business is owned or controlled by Low-Income persons.
No	The business is not owned or controlled by Low-Income persons.
Do Not Know	The information is either unknown to the lender or not applicable.

Low-Income Status <i>Compliance Check</i> Choose one of the pre-defined values below and report the income status of the investee or borrower. Area Median Family Income (AMFI) for an investee or borrower depends on the Metropolitan/Non-Metropolitan designation of the county where the investee or borrower resides. Low-Income means “income, adjusted for family size, of not more than: (1) For Metropolitan Areas, 80 percent of the area mean family income; and (2) For Non-Metropolitan Areas, the greater of: (i) 80 percent of the area median family income; or (ii) 80 percent of the statewide non-Metropolitan Area median family income” as defined in 12 C.F.R. 1805.104. Enter “Do Not Know” if the information is either unknown or not applicable.	
Validations: • Conditionally Required if Investee Type = IND	
<i>Please select one of the following:</i>	

Low-Income	Select this option if investee/borrower's family income is equal or less than 80 percent of the Area Median Family Income.
Not Low-Income	Select this option if investee/borrower's family income is greater than 80 percent of the Area Median Family Income.
Do Not Know	The information is either unknown to the lender or not applicable.

Other Targeted Populations

Choose one of the pre-defined values below and report if the transaction serves an Other Targeted Population (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP.

Validations:

- **Mandatory Field**

Please select one of the following:

Native American	Native American
Native Alaskan	Native Alaskan
Native Hawaiian	Native Hawaiian
Persons with Disabilities	Persons with Disabilities
Certified CDFIs	Certified Community Development Financial Institutions (CDFIs)
Other Approved OTP	Other Approved OTP
NA	Not Applicable

Description of Other Approved OTP

Desc. Of Other Approved OTP

If "Other Approved OTP" was selected above, report the description of that Targeted Population.

Validations:

- Conditionally required if [Other Targeted Populations](#) = **Other Approved OTP**

Response must be text

End Users:

Loans to businesses: End users are third party entities. For example, CDFI X (first party) makes a loan to Business Y (second party), then Business Y (second party) hires Entities Z (third party). If the majority of the Entities Z (the third party) are Low-Income (as defined in the Low-Income Status section), then select “YES” for LITP End Users. If the majority of the Entities Z (the third party) belong to an Other Targeted Population, then select “YES” for OTP End Users. If the majority of the Entities Z (the third party) live in Investment Areas, as defined by the CDFI Fund, then select “YES” for IA End Users.

Loans for Facilities and Multi-family Housing: Reporting End Users for OTP, LITP, or IA designated loans to fund facilities or multi-family housing or apartments should reflect the majority of the demographic or socioeconomic characteristics of the beneficiary population.

NOTE: Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess LITP and OTP end users.

LITP End Users

Compliance Check

Choose one of the pre-defined values below and report if the transaction primarily serves a Low-Income Targeted Population (LITP) End Users. Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess LITP end users. “Low-Income” is defined as having family income equal or less than 80 percent of the Area Median Family Income.

Validations:

- **Mandatory Field**

Please select one of the following:

YES	The transaction serves Low-Income Targeted Population (LITP) End Users
NO	The transaction does not serve Low-Income Targeted Population (LITP) End Users
NA	Not Applicable

OTP End Users

Choose one of the pre-defined values below and report if the transaction serves an Other Targeted Population (OTP) End Users. For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP end users.

Validations:

- **Mandatory Field**

Please select one of the following:

Native American	Native American
------------------------	-----------------

Native Alaskan	Native Alaskan
Native Hawaiian	Native Hawaiian
Persons with Disabilities	Persons with Disabilities
Other Approved OTP	Other Approved OTP
NA	Not Applicable

Description of Other Approved OTP-End Users

Desc. Of Other Approved OTP-End Users

If “Other Approved OTP” was selected above, report the description of that Targeted Population.

Validations:

- **Conditionally required if OTP End Users = Other Approved OTP**

Response must be text

IA End Users

Compliance Check

Choose one of the pre-defined values below and report if the transaction serves Investment Area (IA) End Users. Consult the “CDFI Program 2011-2015 ACS Eligible Investment Areas” or the “CDFI Program 2016-2020 ACS Eligible Investment Areas” table for identifying eligible investment areas (IA) census tracts -- <https://www.cdfifund.gov/research-data/Pages/default.aspx>. Note any financial institution applying for CDFI Certification for the first time must use the 2016-2020 ACS dataset. Beginning on January 5, 2024, currently Certified CDFIs will be required to use the 2016-2020 ACS dataset.

Validations:

- **Mandatory Field**

Please select one of the following:

YES	The transaction serves Investment Area (IA) End Users.
NO	The transaction does not serve Investment Area (IA) End Users.
NA	Not Applicable.

Designated Target Market Type

Compliance Check

For the purposes of the Target Market threshold calculation, the CDFI Fund requires the Applicant/Certified

CDFI to choose one Target Market type to be used for the transaction. A transaction may be characterized as LITP, OTP, or IA, but not more than one for the threshold calculation.	
Validations: • Mandatory Field <i>Please select one of the following:</i>	
IA – Pre-qualified	The transaction is designated as Investment Area (IA) – Pre-qualified or Investment Area (IA) – Pre-qualified End Users for purposes of the Target Market Threshold calculation where “Pre-qualified” refers to individual census tracts that the CDFI Fund had determined meet one or more of the statutory economic distress criteria.
IA – Customized	The transaction is designated as Investment Area (IA) – Customized Investment or Area (IA) – Customized End Users for purposes of the Target Market Threshold calculation where “Customized” refers to a customized Investment Area consisting of qualified and non-qualified census tracts only.
IA – Non-Metro Customized	The transaction is designated as Investment Area (IA) – Non-Metro Customized or Investment Area (IA) – Non-Metro Customized End Users for purposes of the Target Market Threshold calculation where “Non-Metro Customized” refers to a customized Investment Area consisting of qualified and non-qualified non-Metro census tracts only.
IA – Non-Metro counties/parishes	The transaction is designated as Investment Area (IA) – Non-Metro counties/parishes or Investment Area (IA) – Non-Metro counties/parishes End Users for purposes of the Target Market Threshold calculation where “Non-Metro counties/parishes” refers to a customized Investment Area consisting of non-Metro county or parish only.
LITP	The transaction is designated as Low-Income Targeted Population (LITP) or Low-Income Targeted Population (LITP) End Users for purposes of the Target Market Threshold calculation.
OTP - Native American	The transaction is designated as Other Targeted Population – Native American (OTP) or Other Targeted Population – Native American (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP - Native Alaskan	The transaction is designated as Other Targeted Population – Native Alaskan (OTP) or Other Targeted Population – Native Alaskan (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP - Native Hawaiian	The transaction is designated as Other Targeted Population – Native Hawaiian (OTP) or Other Targeted Population – Native Hawaiian (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP - Persons with Disabilities	The transaction is designated as Other Targeted Population – Persons with Disabilities (OTP) or Other Targeted Population – Persons with Disabilities (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP - Other Approved OTP	The transaction is designated as Other Targeted Population – Other Approved OTP (OTP) or Other Targeted Population – Other Approved OTP (OTP) End Users for purposes of the Target Market Threshold calculation.
Non-Target Market	This transaction does not qualify for designation as any approved Target Market type for purposes of the Target Market Threshold calculation.

V. Consumer Loans/Investments TLR Object – Data Points

The Consumer Loans/Investments Originated Table (CLR) captures information on all consumer loans and investments the reporting entity originated during the reporting period. This table only applies to Banks and Credit Unions. Unregulated entities report their consumer loans in the abbreviated TLR or CDFI/NACA/CDFI ERP TLR depending on Financial Award status.

Credit Unions and Banks must report consumer loans in the ‘Consumer Loans/Investments Originated’ tab instead of the ‘CDFI TLR’ tab. Only Consumer loans should be provided in this table if Institution Type equals Credit Union and Bank. Banks and Credit Unions are required to report non-consumer loans in the abbreviated TLR. The CDFI Fund does not consider mortgages to be consumer loans. If a regulated entity has a mortgage financial product, then it should be reported on the CDFI TLR and not the CLR. Once the Consumer Loans/Investments Originated table has been certified, the reporting entity is no longer able to make edits.

For each transaction that is reported at an aggregate level in the CLR, it must be assigned to only one approved Target Market type and reported on that one type – either LITP, OTP, or IA. If a transaction is eligible for multiple approved Target Market types, the Applicant/Certified CDFI must select one type and report that one type to the CDFI Fund.

Explanation of the Data Points for CLR Object

Fiscal Year

CDFI’s reporting period fiscal year is the timeframe during which loans/investments were originated. This is not the same as “TLR Submission Year” on the TLR. For example, if your organization’s Fiscal Year ends on 12/31, then the reporting entity should select “Fiscal Year=2023” for loans originated between 1/1/2023 and 12/31/2023 and “Fiscal Year=2024” for loans originated between 1/1/2024 and 12/31/2024.

Validations:

- **Mandatory Field**

Purpose

Report the primary purpose of the financial note.

Validations:

- **Mandatory Field**

Please confirm:

CONSUMER

Consumer: Loan is a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or

	other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as Housing loans. Note: Only Banks and Credit Unions report consumer loans in the Consumer Loans/Investments Originated table.
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FIPS Code

Report the project's 11-digit FIPS Code. If in the case that the FIPS code has only 10 digits, enter a leading "0" to the code to make it 11 digits. For csv uploading, please save the code in custom format to keep that leading "0." Distinct FIPS code or census tract -11-digit code where the first two digits represent a state. The first five digits represent a county. The last six digits represent a tract. FIPS codes must be **unique** within the same fiscal year for each reporting entity. **The reporting entity will receive an error message if there are duplicate FIPS Codes reported within the same fiscal year.**

Validations:

- **Mandatory Field**
- [FIPS code](#) must be a valid 2010 Census tract number

Response must be numeric

Total Originated Amount

Report the total dollar amount of loans or investments originated in the census tract during the reporting period. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. For LOC and credit cards, report the credit limit amount at the time of origination. If the credit limit amount is unknown, enter "1." If LOC and credit card involve new or additional credit, you should only report the net increase of the credit limit related to the reporting period.

Validations:

- **Mandatory Field**
- [Total Originated Amount](#) must be greater than zero
- [Total Originated Amount](#) must be greater than or equal to [Total Originated Number](#)

Response must be numeric

Total Originated Number

Report the total number of loans or investments originated in the census tract during the reporting period. Reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

Validations:

- **Mandatory Field**
- [Total Originated Number](#) must be greater than zero

LITP Amount

Of the Total Originated Amount, enter the amount of loans serving a Low-Income Targeted Population (LITP). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess LITP. "Low-Income" is defined as having family income equal or less than 80 percent of the Area Median Family Income. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, LITP Amount must be less than or equal to Total Originated Amount
- If LITP Number is entered, then LITP Amount must be greater than or equal to LITP Number
- If entered, the sum of LITP Amount, OTP Amount, and Investment Area Amount must be less than or equal to Total Originated Amount

Response must be numeric

LITP Number

Of the Total Originated Number, enter the number of loans serving a Low-Income Targeted Population (LITP). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess LITP. "Low-Income" is defined as having family income equal or less than 80 percent of the Area Median Family Income. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, LITP Number must be less than or equal to Total Originated Number
- If LITP Amount is entered, then LITP Number cannot be blank or zero
- If entered, the sum of LITP Number, OTP Number, and Investment Area Number must be less than or equal to Total Originated Number

Response must be numeric

OTP Amount

Of the Total Originated Amount, enter the amount of loans serving an Other Targeted Population (OTP). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, OTP Amount must be less than or equal to Total Originated Amount
- If OTP Number is entered, then OTP Amount must be greater than or equal to OTP Number
- If entered, the sum of LITP Amount, OTP Amount, and Investment Area Amount must be less than or equal to Total Originated Amount

Response must be numeric

OTP Number

Of the Total Originated Number, enter the number of loans serving an Other Targeted Population (OTP). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP. Reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, OTP Number must be less than or equal to Total Originated Number
- If OTP Amount is entered, then OTP Number cannot be blank or zero
- If entered, the sum of LITP Number, OTP Number, and Investment Area Number must be less than or equal to Total Originated Number

Response must be numeric

OTP Amount Native American

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native American (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP. The

reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount Native American](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Native American](#) is entered, then [OTP Amount Native American](#) must be greater than or equal to [OTP Number Native American](#)
- If entered, [OTP Amount Native American](#) must be less than or equal to [OTP Amount](#)

Response must be numeric

OTP Number Native American

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native American (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Number Native American](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Native American](#) is entered, then [OTP Number Native American](#) cannot be blank or zero
- If entered, [OTP Number Native American](#) must be less than or equal to [OTP Number](#)

Response must be numeric

OTP Amount Native Alaskan

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native Alaskan (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount Native Alaskan](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Native Alaskan](#) is entered, then [OTP Amount Native Alaskan](#) must be greater than or equal to [OTP Number Native Alaskan](#)
- If entered, [OTP Amount Native Alaskan](#) must be less than or equal to [OTP Amount](#)

Response must be numeric

OTP Number Native Alaskan

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native Alaskan (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Number Native Alaskan](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Native Alaskan](#) is entered, then [OTP Number Native Alaskan](#) cannot be blank or zero
- If entered, [OTP Number Native Alaskan](#) must be less than or equal to [OTP Number](#)

Response must be numeric

OTP Amount Native Hawaiian

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native Hawaiian (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs

must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount Native Hawaiian](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Native Hawaiian](#) is entered, then [OTP Amount Native Hawaiian](#) must be greater than or equal to [OTP Number Native Hawaiian](#)
- If entered, [OTP Amount Native Hawaiian](#) must be less than or equal to [OTP Amount](#)

Response must be numeric

OTP Number Native Hawaiian

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native Hawaiian (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Number Native Hawaiian](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Native Hawaiian](#) is entered, then [OTP Number Native Hawaiian](#) cannot be blank or zero
- If entered, [OTP Number Native Hawaiian](#) must be less than or equal to [OTP Number](#)

Response must be numeric

OTP Amount Persons with Disabilities

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population –Persons with Disabilities (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP. The

reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount Persons with Disabilities](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Persons with Disabilities](#) is entered, then [OTP Amount Persons with Disabilities](#) must be greater than or equal to [OTP Number Persons with Disabilities](#)
- If entered, [OTP Amount Persons with Disabilities](#) must be less than or equal to [OTP Amount](#)

Response must be numeric

OTP Number Persons with Disabilities

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Persons with Disabilities (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Number Persons with Disabilities](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Persons with Disabilities](#) is entered, then [OTP Number Persons with Disabilities](#) cannot be blank or zero
- If entered, [OTP Number Persons with Disabilities](#) must be less than or equal to [OTP Number](#)

Response must be numeric

OTP Amount Other Approved OTP

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Other Approved OTP (OTP). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA., but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used

for the transaction.

Validations:

- **Mandatory Field**
- If entered, OTP Amount Other Approved OTP must be less than or equal to Total Originated Amount
- If OTP Number Other Approved OTP is entered, then OTP Amount Other Approved OTP must be greater than or equal to OTP Number Other Approved OTP
- If entered, OTP Amount Other Approved OTP must be less than or equal to OTP Amount

Response must be numeric

OTP Number Other Approved OTP

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Other Approved OTP (OTP). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, OTP Number Other Approved OTP must be less than or equal to Total Originated Number
- If OTP Amount Other Approved OTP is entered, then OTP Number Other Approved OTP cannot be blank or zero
- If entered, OTP Number Other Approved OTP must be less than or equal to OTP Number

Response must be numeric

Investment Area Amount

Of the Total Originated Amount, enter the amount of loans serving an Investment Area (IA). Applicants and Certified CDFIs must refer to the “CDFI Program 2011-2015 ACS Eligible Investment Areas” or the “CDFI Program 2016-2020 ACS Eligible Investment Areas” table for identifying eligible investment areas (IA) census tracts -- <https://www.cdfifund.gov/research-data/Pages/default.aspx>. Note any financial institution applying for CDFI Certification for the first time must use the 2016-2020 ACS dataset. Beginning on January 5, 2024, currently Certified CDFIs will be required to use the 2016-2020 ACS dataset.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction. Transactions in a Investment Area – Pre-qualified, Investment Area – Customized, Investment

Area -Non-Metro Customized, and Investment Area – Non-Metro counties/parishes should be counted here.

Validations:

- **Mandatory Field**
- **If entered, Investment Area Amount must be less than or equal to Total Originated Amount**
- **If Investment Area Number is entered, then Investment Area Amount must be greater than or equal to Investment Area Number**
- **If entered, the sum of LITP Amount, OTP Amount, and Investment Area Amount must be less than or equal to Total Originated Amount**

Response must be numeric

Investment Area Number

Of the Total Originated Number, enter the number of loans serving an Investment Area (IA). Applicants and Certified CDFIs must refer to the “CDFI Program 2011-2015 ACS Eligible Investment Areas” or the “CDFI Program 2016-2020 ACS Eligible Investment Areas” table for identifying eligible investment areas (IA) census tracts -- <https://www.cdfifund.gov/research-data/Pages/default.aspx>. Note any financial institution applying for CDFI Certification for the first time must use the 2016-2020 ACS dataset. Beginning on January 5, 2024, currently Certified CDFIs will be required to use the 2016-2020 ACS dataset.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction. Transactions in a Investment Area – Pre-qualified, Investment Area – Customized, Investment Area -Non-Metro Customized, and Investment Area – Non-Metro counties/parishes should be counted here.

Validations:

- **Mandatory Field**
- **If entered, Investment Area Number must be less than or equal to Total Originated Number**
- **If Investment Area Amount is entered, then Investment Area Number cannot be blank or zero**
- **If entered, the sum of LITP Number, OTP Number, and Investment Area Number must be less than or equal to Total Originated Number**

Response must be numeric

Organization

Use the lookup function to identify and report the reporting entity that originated the consumer loans on the Consumer Loans/Investments Origination record. This only applies for User Interface (UI). The csv template does not have this data field.

Validations:

- **Mandatory Field**
- **Must match the reporting entity with which the TLR is associated.**

Response must be text

Note: If you receive the following error “This FIPS code is already in use for this year” on your Consumer Loans/Investments Originate” file upload, please submit an AMIS Service Request for assistance.

VI. Loan Purchase TLR Object – Data Points

CDFI Certification Applicants or Certified CDFIs must document how their purchase of loans from Certified CDFIs or non-Certified CDFI entities serve to meet the Financing Entity test and/or the Target Market test. The CDFI Fund counts loan purchases from CDFIs and Target Market loans purchased from non-Certified CDFI entities as Financial Products. Loan purchases must be presented for review in connection with the Target Market requirements as follows:

- Loan purchases *from Certified CDFIs*, whether purchased individually or in bundle, are recognized as Financial Products directed to an OTP – Certified CDFIs Target Market. Each bundled Loan Purchase from a CDFI will count as a single Financial Product transaction.
- Target Market loans purchased *from non-Certified CDFI entities* are recognized as Financial Products directed to the Target Market(s) of the original borrowers. Applicants that purchase Target Market loans from non-Certified CDFIs in a bundle may count each of the purchased loans as a single Financial Product transaction.

Table 1 below presents the data fields that comprise the TLR’s Loan Purchases object. All loans purchased from a Certified CDFI should be coded as “Other Targeted Population – Certified CDFIs” by CDFI if the CDFI intends to associate these purchases with that Target Market Type. For loans purchased from a non-certified CDFI entity, the CDFI Certification Applicant or Certified CDFI can classify them as IA, LITP or OTP depending on their eligibility. Based on the FIPS code assigned to each loan purchased in the TLR, AMIS will assess whether it is located in an IA. CDFI Certification Applicants or Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology for guidelines on how to classify a loan purchased as LITP or OTP.

To conduct a Loan Purchases analysis, please select the Loan Purchases template. Please note, to protect confidential information, the CDFI Information Mapping System (CIMS) will NOT save any addresses and will return a file with only valid FIPS codes for each transaction that is identified as serving either an Investment Area or Targeted Population.

Once both the Loan Purchases TLR and all other TLR coding is completed and validated in the CDFI Certification Applicant’s or Certified CDFI’s pre-certification account and submitted, the system will report the percentage of all valid Target Market transactions as a share of all loan purchases and other Financial Products. This applies to both the Certification Application and the ACR.

Explanations of the Data Fields for the Loan Purchases Object

TLR Loan Purchase Submission Year

Choose one of the pre-defined values. TLR Loan Purchase Submission Year is the CDFI's fiscal year that the loan was originated in, NOT the year when the report is submitted. For example, if this is your 2020 CDFI TLR report, you should set the TLR Loan Purchase Submission Year to "2020" for all records in that report even though the report is submitted in 2021.

Validations:

- **Mandatory Field.**

Census Vintage Year

Select the American Community Survey (ACS) year for determining census tracts.

Validations:

- **Mandatory Field**
- **Picklist: 2010 or 2020**

Response must be numeric and users should select 2020

Purchased From CDFI?

Report whether this loan/loan bundle was purchased from a Certified CDFI where Certified status pertains to the time of purchase for the individual loan or loan bundle. If the entity from which the individual loan or loan bundle was purchased was not Certified at the time of purchase, but later become Certified, then the reporting entity should respond "No" to this question. If the entity from which the individual loan or loan bundle was purchased was Certified at the time of purchase, but later become not Certified, then the reporting entity should respond "Yes" to this question.

Validations:

- **Mandatory Field**
- **Picklist: Yes or No**

Response must be text

Approved/Proposed OTP-Certified CDFI

Report whether the reporting entity is approved for or does intend to propose “OTP-Certified CDFI”? as one of its Target Market component(s).
Validations: • Mandatory Field if loan or loan bundle was purchased from a CDFI. • Picklist: Yes or No
<i>Response must be text</i>

Purchase Date Report the date that a legally binding note was signed by the reporting entity for the purchase of the loan or loan bundle.
Validations: • Mandatory Field. • Purchase Date cannot be after the Organization’s Reporting Period End Date. • Purchase Date cannot be after the current date and the Organization’s Fiscal Year End Date.
<i>Response must be mm/dd/yyyy</i>

Designated Target Market Type <u>Compliance Check</u> For the purposes of the Target Market threshold calculation, the CDFI Fund requires the Applicant/Certified CDFI to choose one Target Market type to be used for the transaction. A transaction may be characterized as LITP, OTP, or IA, but not more than one for the threshold calculation. Note: AMIS will only show an answer choice of “Other Targeted Population – Certified CDFIs” when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.		
Validations: • Mandatory Field. Please select one of the following:		
<table border="1"> <tr> <td>IA–Pre-qualified</td> <td>The transaction is designated as Investment Area (IA) – Pre-qualified or Investment Area (IA) – Pre-qualified End Users for purposes of the Target Market Threshold calculation where “Pre-qualified” refers to individual census tracts that the CDFI Fund had determined meet one or more of the statutory economic distress criteria.</td> </tr> </table>	IA–Pre-qualified	The transaction is designated as Investment Area (IA) – Pre-qualified or Investment Area (IA) – Pre-qualified End Users for purposes of the Target Market Threshold calculation where “Pre-qualified” refers to individual census tracts that the CDFI Fund had determined meet one or more of the statutory economic distress criteria.
IA–Pre-qualified	The transaction is designated as Investment Area (IA) – Pre-qualified or Investment Area (IA) – Pre-qualified End Users for purposes of the Target Market Threshold calculation where “Pre-qualified” refers to individual census tracts that the CDFI Fund had determined meet one or more of the statutory economic distress criteria.	

IA–Customized	The transaction is designated as Investment Area (IA) – Customized or Investment Area (IA) – Customized End Users for purposes of the Target Market Threshold calculation where “Customized” refers to a customized Investment Area consisting of qualified and non-qualified census tracts only.
IA–Non-Metro Customized	The transaction is designated as Investment Area (IA) – Non-Metro Customized or Investment Area (IA) – Non-Metro Customized End Users for purposes of the Target Market Threshold calculation where “Non-Metro Customized” refers to a customized Investment Area consisting of qualified and non-qualified non-Metro census tracts only.
IA–Non-Metro Counties/Parishes	The transaction is designated as Investment Area (IA) – Non-Metro counties/parishes or Investment Area (IA) – Non-Metro counties/parishes End Users for purposes of the Target Market Threshold calculation where “Non-Metro counties/parishes” refers to a customized Investment Area consisting of non-Metro county or parish only.
LITP	The transaction is designated as Low-Income Targeted Population (LITP) or Low-Income Targeted Population (LITP) End Users for purposes of the Target Market Threshold calculation.
OTP–Native American	The transaction is designated as Other Targeted Population – Native American (OTP) or Other Targeted Population – Native American (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP–Native Alaskan	The transaction is designated as Other Targeted Population – Native Alaskan (OTP) or Other Targeted Population – Native Alaskan (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP–Native Hawaiian	The transaction is designated as Other Targeted Population – Native Hawaiian (OTP) or Other Targeted Population – Native Hawaiian (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP–Persons with Disabilities	The transaction is designated as Other Targeted Population – Persons with Disabilities (OTP) or Other Targeted Population – Persons with Disabilities (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP–Certified CDFIs	The transaction is designated as Other Targeted Population – Certified Community Development Financial Institutions (CDFIs) (OTP) for purposes of the Target Market Threshold calculation.
OTP–Other Approved OTP	The transaction is designated as Other Targeted Population – Other Approved OTP (OTP) or Other Targeted Population – Other Approved OTP (OTP) End Users for purposes of the Target Market Threshold calculation.
Non-Target Market	This transaction does not qualify for designation as any approved Target Market type for purposes of the Target Market Threshold calculation.

Total \$ Paid

Report the total dollar amount of the loans of the loan purchase bundle at the time of purchase. The amount must be the sum of all Loan Amounts.

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle

purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- **Total \$ Paid** must be equal to Business Loans Amount + Consumer Loans Amount + Commercial Real Estate Loans Amount + Home Improvement & Purchase Loans Amount + Residential Real Estate Loans Amount + Other/Unknown Loans Amount

Response must be numeric

Total # Loans

Report the number of loans in the loan purchase bundle at the time of purchase. The count must be the sum of all Loan Counts.

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- **Total # Loans** must be equal to Business Loans Count + Consumer Loans Count + Commercial Real Estate Loans Count + Home Improvement & Purchase Loans Count + Residential Real Estate Loans Count + Other/Unknown Loans Count

Response must be numeric

Name of Certified CDFI Purchased From

Report the full name of the Certified CDFI from which the loan or bundle of loans were purchased. The list of Certified CDFIs is available on the CDFI Fund’s public website at the following link:

<https://www.cdfifund.gov/media/8017031/download?inline>.

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Response must be text

Certified CDFI Purchase City

Report the name of the city where the Certified CDFI from which the loan or bundle of loans was purchased is located.

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Response must be text

Certified CDFI Purchase State

Report the two-letter abbreviation for the state or territory where the Certified CDFI from which the loan or bundle of loans was purchased is located.

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Response must be text

Project FIPS Code

Report the purchased loan or bundle of purchased loan’s 11-digit FIPS Code. If in the case that the FIPS code has only 10 digits, enter a leading “0” to the code to make it 11 digits.

For csv uploading, please save the code in custom format in order to keep that leading “0”.

NOTE: This should be based on 2020 Census tracts.

Validations:

- **Conditionally required if International = No or Unknown Domestic Address = No**
- **[Project FIPS Code](#) must be a valid 2020 Census tract number.**

Response must be numeric

Originator Transaction ID

Your organization should assign a unique identifier to each loan or investment. The identifier can be a combination of letters and numbers and should start with a letter. It should not contain any special characters such as, but not limited to, commas and exclamation points. **Do not use names, Social Security numbers, or any other personally identifying information in creating Originator Transaction ID.**

Validations:

- **Mandatory Field.**
- **Must start with a letter (i.e., “a1234”).**
- **Each Originator Transaction ID must be unique for each loan or investment. Duplicate Originator Transaction IDs will cause errors in the file.**
- **Note: If you receive the following error “This Identifier already exists,” please contact the AMIS Help Desk at AMIS@cdfi.treas.gov for help.**

Response must be text – up to 20 characters

Business Loans Amount

Report the total dollar amount of the loans of the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Business” or “Micro.”

“Business” is defined as “Non-Real Estate Business: Financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.”

“Micro” is defined as “Non-Real Estate Microenterprise” where a loan is financing to a for-profit or nonprofit enterprise that has five or fewer employees (including the proprietor) with an amount no more than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.”

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Business Loans Amount must be less than or equal to Total \\$ Paid.](#)

Response must be numeric

Business Loans Counts

Report the number of loans in the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Business” or “Micro.”

“Business” is defined as “Non-Real Estate Business: Financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.”

“Micro” is defined as “Non-Real Estate Microenterprise” where a loan is financing to a for-profit or nonprofit enterprise that has five or fewer employees (including the proprietor) with an amount no more than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.”

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Business Loans Count must be less than or equal to Total # Loans.](#)

Response must be numeric

Consumer Loans Amount

Report the total dollar amount of the loans of the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Consumer.”

“Business” is defined as “Non-Real Estate Business: Financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and

rehabilitation/enhancement of existing facilities), management, or leasing of real estate.”

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Business Loans Amount must be less than or equal to Total \\$ Paid.](#)

Response must be numeric

Consumer Loans Counts

Report the number of loans in the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Consumer.”

“Business” is defined as “Non-Real Estate Business: Financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.”

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Business Loans Count must be less than or equal to Total # Loans.](#)

Response must be numeric

Commercial Real Estate Loans Amount

Report the total dollar amount of the loans of the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Real Estate – Construction/Permanent/Acquisition w/o Rehab–Commercial” or “Real Estate – Rehabilitation–Commercial.”

“Commercial Real Estate” is defined as “Real Estate – Construction/Permanent/Acquisition without Rehabilitation–Commercial where the loan is for pre-development financing, construction or permanent financing, or acquisition without rehabilitation of office, retail, manufacturing, or

community facility space and includes mixed-use real estate that combines both commercial and residential use”; and “Real Estate – Rehabilitation–Commercial where the loan is to rehabilitate office, retail, manufacturing, or community facility space; may include acquisition costs; could include mixed-use real estate that combines both commercial and residential uses but excludes acquisitions without rehabilitation.”

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Commercial Real Estate Loans Amount must be less than or equal to Total \\$ Paid.](#)

Response must be numeric

Commercial Real Estate Loans Counts

Report the number of loans in the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Real Estate – Construction/Permanent/Acquisition w/o Rehab–Commercial” or “Real Estate – Rehabilitation–Commercial.”

“Commercial Real Estate” is defined as “Real Estate – Construction/Permanent/Acquisition without Rehabilitation–Commercial where the loan is for pre-development financing, construction or permanent financing, or acquisition without rehabilitation of office, retail, manufacturing, or community facility space and includes mixed-use real estate that combines both commercial and residential use”; and “Real Estate – Rehabilitation–Commercial where the loan is to rehabilitate office, retail, manufacturing, or community facility space; may include acquisition costs; could include mixed-use real estate that combines both commercial and residential uses but excludes acquisitions without rehabilitation.”

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Commercial Real Estate Loans Count must be less than or equal to Total # Loans.](#)

Response must be numeric

Home Improvement & Purchase Loans Amount

Report the total dollar amount of the loans of the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Home Improvement” or “Home Purchase.”

“Home Improvement & Purchase” is defined as “Home Improvement” where a loan is for the renovation or other improvement of an owner-occupied home and “Home Purchase” where a loan is for the purchase of a primary residence.

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Home Improvement & Purchase Loans Amount must be less than or equal to Total \\$ Paid.](#)

Response must be numeric

Home Improvement & Purchase Loans Counts

Report the number of loans in the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Home Improvement” or “Home Purchase.”

“Home Improvement & Purchase” is defined as “Home Improvement” where a loan is for the renovation or other improvement of an owner-occupied home and “Home Purchase” where a loan is for the purchase of a primary residence.

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Home Improvement & Purchase Loans Count must be less than or equal to Total # Loans.](#)

Response must be numeric

Other/Unknown Loans Amount

Report the total dollar amount of the loans of the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Other/Unknown.”

“Other/Unknown” is defined as “The purpose of the loan does not match any of the purposes defined in the other data fields.”

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Other/Unknown Loans Amount must be less than or equal to Total \\$ Paid.](#)

Response must be numeric

Other/Unknown Loans Counts

Report the number of loans in the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Other/Unknown.”

“Other/Unknown” is defined as “The purpose of the loan does not match any of the purposes defined in the other data fields.”

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Other/Unknown Loans Count must be less than or equal to Total # Loans.](#)

Response must be numeric

Residential Real Estate Loans Amount

Report the total dollar amount of the loans of the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Residential Real Estate.”

“Residential Real Estate” is defined as loans for the purpose of “Real Estate – Construction–Housing–Multi-Family” where the loan is for pre-development financing, or construction of multi-family housing; “Real Estate – Construction–Housing–Single Family” where the loan is for pre-development financing or construction of single-family housing; “Real Estate – Rehabilitation–Housing–Multi-Family” where the loan is to rehabilitate or acquire multi-family housing; and “Real Estate – Rehabilitation–Housing–Single Family” where the loan is to rehabilitate or acquire single-family housing.

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Residential Real Estate Loans Amount must be less than or equal to Total \\$ Paid.](#)

Response must be numeric

Residential Real Estate Loans Counts

Report the number of loans in the loan purchase bundle at the time of purchase where the purpose of the purchased loan was “Residential Real Estate.”

“Residential Real Estate” is defined as loans for the purpose of “Real Estate – Construction–Housing–Multi-Family” where the loan is for pre-development financing, or construction of multi-family housing; “Real Estate – Construction–Housing–Single Family” where the loan is for pre-development financing or construction of single-family housing; “Real Estate – Rehabilitation–Housing–Multi-Family” where the loan is to rehabilitate or acquire multi-family housing; and “Real Estate – Rehabilitation–Housing–Single Family” where the loan is to rehabilitate or acquire single-family housing.

Note: Only completed when the reporting entity answers “Yes” to both “Was this loan/loan bundle purchased from a Certified CDFI?” and “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- [Residential Real Estate Loans Count must be less than or equal to Total # Loans.](#)

Response must be numeric

Loan ID

Unique identifier for each loan in a purchased bundle or individual loans purchased separately. Your organization should assign a unique identifier to each loan or loan bundle. The identifier can be a combination of letters and numbers and should start with a letter. It should not contain any special characters such as, but not limited to, commas and exclamation points. **Do not use names, Social Security numbers, or any other personally identifying information in creating Loan ID.**

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**
- **Must start with a letter (i.e., “a1234”).**
- **Each Loan ID must be unique for each loan or investment. Duplicate Loan IDs will cause errors in the file.**
- **Note: If you receive the following error “This Identifier already exists,” please contact the AMIS Help Desk at AMIS@cdfi.treas.gov for help.**

Response must be text – up to 20 characters

Name of Entity Purchased From

Report the full name of the entity from which the loan or bundle of loans were purchased.

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Response must be text

Loan Amount

Report the total dollar amount of the loan at the time of purchase.

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle

purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Response must be numeric

Loan Interest Rate

Report the interest rate charged to the borrower at time of loan purchase. Enter the percentage as a whole number (i.e., if the Interest Rate is 2.5%, enter 2.5). If the interest rate is unknown or not applicable, enter “99” (without quotation marks).

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Response must be in numeric format up to three decimal places

Loan Status

Choose one of the pre-defined values below and report the status of the loan purchased **at the reporting period end.**

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Please select one of the following:

ACTIVE	A loan or investment was open, on-the-books at the reporting period end.
CLOSED	A loan or line of credit that was paid in full (not refinanced) or an equity investment that has been exited at the reporting period end.
SOLD	A financial note was off-the-books but not paid in full at the reporting period end. It was done because of a transfer to another entity.
CHARGEDOFF	A financial note was off-the-books but not paid in full at the reporting period end. It was done because of delinquency of borrower.
REFIN	A financial note was off-the-books but not paid in full at the reporting period end. It was done because of changes of loan features such as interest rate or loan term.
RESTRUCT	A financial note was open, on-the-books at the reporting period end. It was done in response to a loan default or to prevent a loan default.

Purpose

Choose one of the pre-defined values below and identify the primary purpose of the purchased loan. If there are multiple purposes (for example, a loan funding both the purchase of a fixed asset and a facility improvement), select the purpose with the largest share of the transaction.

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Please select one of the following:

CONSUMER	Consumer Loan: A personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans, and personal loans for home improvement or repair should be identified as Housing loans. Note: Banks and Credit Unions will receive a validation error if they select “Consumer” as the Purpose and will be directed to fill out the “Consumer Loans/Investments Originated” table instead.
BUSINESS	Non-Real Estate Business: Financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
MICRO	Non-Real Estate Microenterprise: Financing to a for-profit or nonprofit enterprise that has five or fewer employees (including the proprietor) with an amount no more than \$50,000 for a purpose that is not connected to the

	development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
HOMEPURCH	Home Purchase: Loan is for the purchase of a primary residence.
HOMEIMP	Home Improvement: Loan is for the renovation or other improvement of an owner-occupied home.
RECOCOM	Real Estate – Construction/Permanent/Acquisition w/o Rehab–Commercial: Financial Note is for pre-development financing, construction or permanent financing, or acquisition without rehabilitation of office, retail, manufacturing, or community facility space. Include mixed-use real estate that combines both commercial and residential use.
RECOMULTI	Real Estate – Construction–Housing–Multi-Family: Financial Note is for pre-development financing or construction of multi-family housing.
RECOSINGLE	Real Estate – Construction–Housing–Single Family: Financial Note is for pre-development financing or construction of single-family housing.
RERHCOM	Real Estate – Rehabilitation–Commercial: Financing is to rehabilitate office, retail, manufacturing, or community facility space. Financial Note may include acquisition costs. Include mixed-use real estate that combines both commercial and residential uses. Exclude acquisitions without rehabilitation.
RERHMULTI	Real Estate – Rehabilitation–Housing–Multi-Family: Financing is to rehabilitate or acquire multi-family housing.
RERHSINGLE	Real Estate – Rehabilitation–Housing–Single Family: Financing is to rehabilitate or acquire single-family housing.
OTHER	None of the Above: Transaction purpose does not match any of the purposes defined above. Financial Products to other CDFIs should be reported as “Other.”

Investment Area

Compliance Check

Choose one of the pre-defined values below and report whether the purchased loan is located in a qualified Investment Area (IA). Consult the “CDFI Program 2016-2020 ACS Eligible Investment Areas” table for identifying eligible investment areas (IA) census tracts—

<https://www.cdfifund.gov/research-data/Pages/default.aspx>.

Note: Any financial institution applying for CDFI Certification for the first time must use the 2016-2020 ACS dataset. As of January 5, 2024, currently Certified CDFIs are required to use the 2016-2020 ACS dataset.

Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations: • Conditionally Required Field.	
<i>Please select one of the following:</i>	
YES	The transaction is located in a qualified Investment Area.
NO	The transaction is not located in a qualified Investment Area.
NA	Not Applicable.

Other Targeted Populations

Choose one of the pre-defined values below and report whether the purchased loan serves an Other Targeted Population (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP.

Note: Only completed when the reporting entity answers "No" to "Was this loan/loan bundle purchased from a Certified CDFI?" OR "Yes" to "Was this loan/loan bundle purchased from a Certified CDFI?" and "No" to "Are you approved for or do you intend to propose "OTP-Certified CDFI?" questions.

Validations: • Conditionally Required Field.	
<i>Please select one of the following:</i>	
Native American	Native American.
Native Alaskan	Native Alaskan.
Native Hawaiian	Native Hawaiian.
Persons with Disabilities	Persons with Disabilities.
Certified CDFIs	Certified Community Development Financial Institutions (CDFIs).
Other Approved OTP	Other Approved OTP.
NA	Not Applicable.

Description of Other OTP

Desc Of Other Approved OTP

If “Other Approved OTP” was selected above, report the description of that targeted population.

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- Conditionally required if [Other Targeted Populations](#) = Other Approved OTP.

Response must be text

Low-Income Targeted Population (LITP)

Select from the drop down the binary response indicating whether the purchased loan serves a member of a Low-Income Targeted Population. Certified CDFIs must refer to the CDFI Fund’s Target Market assessment methodology document on how to properly assess LITP end users. Low-Income means: (1) For Metropolitan Areas, no more than 80% of the area mean family income adjusted by family size for the relevant census tract; and (2) For Non-Metropolitan Areas, no more than the greater of: (i) 80% of the area median family income adjusted by family size for the relevant census tract; or (ii) 80% of the statewide non-Metropolitan Area median family income adjusted for family size as defined in 12 CFR 1805.104.

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- Conditionally Required Field.

Please select one of the following:

YES	The purchased loan serves Low-Income Targeted Population (LITP).
NO	The purchased loan does not serve Low-Income Targeted Population (LITP).
NA	Not Applicable.

IA End Users

Choose one of the pre-defined values below and report whether the purchased loan serves Investment Area (IA) End Users. Consult the “CDFI Program 2016-2020 ACS Eligible Investment Areas” table for identifying eligible investment areas (IA) census tracts—
<https://www.cdfifund.gov/research-data/Pages/default.aspx>. Note any financial institution applying for CDFI Certification for the first time must use the 2016-2020 ACS dataset. As of January 5, 2024, currently Certified CDFIs are required to use the 2016-2020 ACS dataset.

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Please select one of the following:

YES	The purchased loan serves Investment Area (IA) End Users.
NO	The purchased loan does not serve Investment Area (IA) End Users.
NA	Not Applicable.

LITP End Users

Choose one of the pre-defined values below and report if the purchased loan primarily serves Low-Income Targeted Population (LITP) End Users. Certified CDFIs must refer to the CDFI Fund’s Target Market assessment methodology document on how to properly assess LITP end users. Low-Income means: (1) For Metropolitan Areas, no more than 80% of the area mean family income adjusted by family size for the relevant census tract; and (2) For Non-Metropolitan Areas, no more than the greater of: (i) 80% of the area median family income adjusted by family size for the relevant census tract; or (ii) 80% of the statewide non-Metropolitan Area median family income adjusted for family size as defined in 12 CFR 1805.104.

Note: Only completed when the reporting entity answers “No” to “Was this loan/loan bundle purchased from a Certified CDFI?” OR “Yes” to “Was this loan/loan bundle purchased from a Certified CDFI?” and “No” to “Are you approved for or do you intend to propose “OTP-Certified CDFI?” questions.

Validations:

- **Conditionally Required Field.**

Please select one of the following:

YES	The purchased loan serves Low-Income Targeted Population (LITP) End Users.
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NO	The purchased loan does not serve Low-Income Targeted Population (LITP) End Users.
NA	Not Applicable.

OTP End Users

Choose one of the pre-defined values below and report if the purchased loan serves Other Targeted Population (OTP) End User(s). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP end users.

Note: Only completed when the reporting entity answers "No" to "Was this loan/loan bundle purchased from a Certified CDFI?" OR "Yes" to "Was this loan/loan bundle purchased from a Certified CDFI?" and "No" to "Are you approved for or do you intend to propose "OTP-Certified CDFI?" questions.

Validations:

- **Conditionally Required Field.**

Please select one of the following:

Native American	Native American.
Native Alaskan	Native Alaskan.
Native Hawaiian	Native Hawaiian.
Persons with Disabilities	Persons with Disabilities.
Other Approved OTP	Other Approved OTP.
NA	Not Applicable.

Description of Other Approved OTP-End Users

Desc. Of Other Approved OTP-End Users

If "Other Approved OTP" was selected above, report the description of that Targeted Population.

Note: Only completed when the reporting entity answers "No" to "Was this loan/loan bundle purchased from a Certified CDFI?" OR "Yes" to "Was this loan/loan bundle purchased from a Certified CDFI?" and "No" to "Are you approved for or do you intend to propose "OTP-Certified CDFI?" questions.

Validations:
Conditionally required if OTP end users = Other Approved OTP.
<i>Response must be text</i>

<i>International Address</i> A “Yes” response indicates the primary place of residence or business location of financial product or financial service is outside of the United States and its territories. The default value for this data field is a “No” response. NOTE: Any transactions where the value for this data field is recorded as “Yes” will not count towards Target Market Activity; its value for the “Designated Target Market Type” data field must be “Non-Target Market.”
Validations:
Mandatory Field Picklist: Yes or No
<i>Response must be text</i>

<i>Unknown Domestic Address</i> A “Yes” response indicates the primary place of residence or business location of financial product or financial service is within the U.S. and its territories, but the given place/location’s cannot be successfully geocoded and assigned a FIPS Code after repeated attempts. The default value for this data field is a “No” response. NOTE: Any transactions where the value for this data field is recorded as “Yes” cannot have a value for the “Designated Target Market Type” data field involving any of the Investment Area-based Target Market types because the location cannot be confirmed as an Investment Area due to the lack of a FIPS Code.
Validations:
Mandatory Field Picklist: Yes or No
<i>Response must be text</i>

VII. Financial Services TLR Object – Data Points

A Depository Institution that can demonstrate it directed less than 60% but at least 50% of *either* the dollar volume or the total number of its Financial Products to one or more eligible Target Market(s) also has the option of meeting the CDFI Certification Target Market test by demonstrating that at least **60% of its total unique depository account holders** are members of one or more eligible Target Market(s) AND that it delivers to one or more eligible Target Market(s) at least:

- **60%** number of Financial Products and **50%** dollar volume of Financial Products; *or*
- **50%** number of Financial Products and **60%** dollar volume of Financial Products.

To provide for such cases, the TLR has a separate template and/or AMIS user interface, the TLR Financial Services object, where reporting entities will provide information on their unique depository account holders as of the last day of the most recently completed fiscal year. Depending on the number of unique depository account holders, the reporting entity can enter information directly into AMIS through the user interface or use the template for bulk record uploading.

Reporting entities will use the CDFI TLR Address object to geocode the location of each unique depository account holder by the census tract FIPS code. The results from geocoding allow AMIS to determine which unique depository account holders are located in Investment Areas. Please note that as part of the geocoding process, the CDFI Information Mapping System (CIMS) will NOT save any addresses and will return a file with only valid FIPS codes and identify transactions that serve Investment Areas. This approach protects confidential information.

Using the CDFI Fund's Target Market Assessment Methodology, a reporting entity also can identify unique depository account holders who are members of an approved Targeted Population. It is important to remember that a unique depository account holder may qualify for an Investment Area as well as a Targeted Population(s), but for purposes of calculating Target Market activity percentages, a unique depository account holder can only be counted once, i.e., it is either IA, LITP, or OTP, but not more than one.

To identify a unique account holder, reporting entities are allowed to use taxpayer identification numbers (TINs). Further, reporting entities may consider all account holders other than government entities, regardless of depository account type.

Explanation of the Data Fields for the TLR Financial Services Object

Financial Services Submission Year

Financial Services Submission Year is the year of the report, NOT the year in which the report is submitted.

Validations:

- **Mandatory Field.**

Response must be numeric

Census Vintage Year

Validations:

- **Mandatory Field**
- **Picklist: 2010 or 2020**

Response must be numeric. Users should select 2020.

Other Targeted Populations

Choose one of the pre-defined values below and report whether the transaction serves an Other Targeted Population (OTP). Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess OTP.

Validations:

- **Mandatory Field.**

Please select one of the following:

Native American	Native American.
Native Alaskan	Native Alaskan.
Native Hawaiian	Native Hawaiian.
Persons with Disabilities	Persons with Disabilities.
Certified CDFIs	Certified Community Development Financial Institutions (CDFIs).
Other Approved OTP	Other Approved OTP.

NA	Not Applicable.
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Account FIPS Code

Report the unique depository account holder's 11-digit FIPS Code. If the FIPS code has only 10 digits, enter a leading "0" to the code to make it 11 digits. For cvs uploading, please save the code in custom format in order to keep that leading "0" distinct FIPS code or Census tract 11-digit code where the first two digits represent a state. The first five digits represent a country. The last six digits represent a tract.

Validations:

- **Mandatory Field**
- **FIPS code must be a valid 2010 or 2020 Census tract number**

Investment Area

Binary response derived from the "Account FIPS Code" data field indicating whether the depository account holder lives in an eligible Investment Area.

Validations:

- **Mandatory Field.**

FIPS Code Qualified (Yes/No)

Low-Income Targeted Population (LITP)

Select from the drop down the binary response indicating whether the depository account holder is a member of a Low-Income Targeted Population. Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess LITP end users. Low-Income means: (1) For Metropolitan Areas, no more than 80% of the area mean family income adjusted by family size for the relevant census tract; and (2) For Non-Metropolitan Areas, no more than the greater of: (i) 80% of the area median family income adjusted by family size for the relevant census tract; or (ii) 80% of the statewide non-Metropolitan Area median family income adjusted for family size as defined in 12 CFR 1805.104.

Validations:

- **Mandatory Field.**

Please select one of the following:

YES	The transaction serves Low-Income Targeted Population (LITP).
NO	The transaction does not serve Low-Income Targeted Population (LITP).

Designated Target Market Type

Compliance Check

For the purposes of the Target Market threshold calculation, the CDFI Fund requires the Applicant/Certified CDFI to choose one Target Market type to be used for the transaction. A transaction may be characterized as LITP, OTP, or IA, but not more than one for the threshold calculation. Certified CDFIs must refer to the CDFI Fund's Target Market assessment methodology document on how to properly assess Target Market type.

Validations:

- **Mandatory Field.**

Please select one of the following:

IA–Pre-qualified	The transaction is designated as Investment Area (IA) – Pre-qualified or Investment Area (IA) – Pre-qualified End Users for purposes of the Target Market Threshold calculation where “Pre-qualified” refers to individual census tracts that the CDFI Fund had determined meet one or more of the statutory economic distress criteria.
IA–Customized	The transaction is designated as Investment Area (IA) – Customized or Investment Area (IA) – Customized End Users for purposes of the Target Market Threshold calculation where “Customized” refers to a customized Investment Area consisting of qualified and non-qualified census tracts only.
IA–Non-Metro Customized	The transaction is designated as Investment Area (IA) – Non-Metro Customized or Investment Area (IA) – Non-Metro Customized End Users for purposes of the Target Market Threshold calculation where “Non-Metro Customized” refers to a customized Investment Area consisting of qualified and non-qualified non-Metro census tracts only.
IA–Non-Metro Counties/Parishes	The transaction is designated as Investment Area (IA) – Non-Metro counties/parishes or Investment Area (IA) – Non-Metro counties/parishes End Users for purposes of the Target Market Threshold calculation where “Non-Metro counties/parishes” refers to a customized Investment Area consisting of non-Metro county or parish only.
LITP	The transaction is designated as Low-Income Targeted Population (LITP) or Low-Income Targeted Population (LITP) End Users for purposes of the Target Market Threshold calculation.

OTP–Native American	The transaction is designated as Other Targeted Population – Native American (OTP) or Other Targeted Population – Native American (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP–Native Alaskan	The transaction is designated as Other Targeted Population – Native Alaskan (OTP) or Other Targeted Population – Native Alaskan (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP–Native Hawaiian	The transaction is designated as Other Targeted Population – Native Hawaiian (OTP) or Other Targeted Population – Native Hawaiian (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP–Persons with Disabilities	The transaction is designated as Other Targeted Population – Persons with Disabilities (OTP) or Other Targeted Population – Persons with Disabilities (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP–Certified CDFIs	The transaction is designated as Other Targeted Population – Certified Community Development Financial Institutions (CDFIs) (OTP) for purposes of the Target Market Threshold calculation.
OTP–Other Approved OTP	The transaction is designated as Other Targeted Population – Other Approved OTP (OTP) or Other Targeted Population – Other Approved OTP (OTP) End Users for purposes of the Target Market Threshold calculation.
Non-Target Market	This transaction does not qualify for designation as any approved Target Market type for purposes of the Target Market Threshold calculation.

VIII. CDFI Address TLR Object – Data Points

The CDFI Address TLR object captures geographic information for each transaction in the abbreviated TLR in order to be able to geocode those transactions and validate any Designated Target Market Type data field values tied to geography of the investee/borrower. Abbreviated TLR report and CDFI TLR Address object go together. In other words, if you include a financial product in the abbreviated TLR report, then you need to include its address(es) in the CDFI TLR Address object. The data points shown below are collected in the Manual/User Interface, CSV, XML versions of the object.

If Investee Type = IND, you can choose to provide coordinates/address or the FIPS Code. For U.S. territories, if Investee Type = BUS or CDFI, do not enter the physical address. An entity enters X-Y coordinates. For transactions in the U.S. territories, an entity should enter both the territory two-letter codes—Puerto Rico (PR), American Samoa (AS), Guam (GU), Northern Mariana Islands (MP), or the United States Virgin Island (VI) in the Project State data box or column and X-Y coordinates.

Explanation of the Data Points for CDFI Address TLR Object

<i>Project Street Address Line</i> <u>Compliance Check</u> Report the location of the business or other real estate project for which the loan or investment is being used. Only enter the address number and street name, nothing else. For example, “357 Bluff Rd.” P.O. Box addresses are not accepted. Unit/Suite # can only be entered on “Project Street Address Line 2” below.
Validations: • Conditionally required if <u>Investee Type</u> = BUS or CDFI; and <u>Project State</u> = one of the 50 US States; and X-Y Coordinates are blank. • If Project State is a US territory—Puerto Rico (PR), American Samoa (AS), Guam (GU), Northern Mariana Islands (MP), or the United States Virgin Island (VI)—do not enter the Project Street Address. • If <u>Investee Type</u> = IND, you have the option to provide the Project Street Address OR the FIPS code via a separate FIPS code variable
<i>Response must be text</i>

<i>Project Street Address Line 2</i> Report the second line of the project’s street address such as Unit/Suite #, if necessary.
Validations: • Optional Field
<i>Response must be text</i>

Project City

Compliance Check

Report the project's city.

Validations:

- Conditionally required if **Investee Type** = **BUS** or **CDFI**; and **Project State** = one of the 50 US States; and X-Y Coordinates are blank.
- If Project State is a US territory—Puerto Rico (PR), American Samoa (AS), Guam (GU), Northern Mariana Islands (MP), or the United States Virgin Island (VI)—do not enter the Project City.
- If **Investee Type** = **IND**, you have the option to provide the Project City **OR** the FIPS code via a separate FIPS code variable

Response must be text

Project State

Compliance Check

Report the two-letter state abbreviation.

Validations:

- Conditionally required if **Investee Type** = **BUS** or **CDFI** and one of the two sub-conditions below exist:
 - Project location is in a US State and the X-Y Coordinates are blank; Or
 - Project location is in a US Territory and the X-Y Coordinates are populated
- Project State must be a valid two-letter state abbreviation (i.e., CA, VA, or CO); or the two-letter abbreviation for one of these five US territories—Puerto Rico (PR), American Samoa (AS), Guam (GU), Northern Mariana Islands (MP), or the United States Virgin Island (VI).
- If **Investee Type** = **IND**, you have the option to provide the Project State **OR** the FIPS code via a separate FIPS code variable

Response must be text

Project Zip Code 5

Compliance Check

Report the five-digit zip code.

Validations: • Conditionally required if Investee Type = BUS or CDFI; and Project State = one of the 50 US States; and X-Y Coordinates are blank. • If Project State is a US territory—Puerto Rico (PR), American Samoa (AS), Guam (GU), Northern Mariana Islands (MP), or the United States Virgin Island (VI)—do not enter the Project Zip Code 5. • If Investee Type = IND, you have the option to provide the Project Zip Code 5 OR the FIPS code via a separate FIPS code variable • Project Zip Code 5 must be a five-digit code (i.e., 22191 or 04106)
<i>Response must be numeric</i>

Project Zip Code +4 Report the four-digit zip code extension
Validations: • Optional Field
<i>Response must be numeric</i>

Project FIPS Code <u>Compliance Check</u> Report the project’s 11-digit FIPS Code. If the FIPS code has only 10 digits, enter a leading “0” to the code to make it 11 digits. For csv uploading, please save the code in custom format in order to keep that leading “0.” If investee type is an individual, users may choose to provide FIPS code or X-Y coordinate/address. For loans to business investee types, this field can be left blank. For banks and credit unions, do not report the FIPS codes of consumer loans here because they are already reported in the separate Consumer Loans/Investments Originated report.
Validations: • Only completed for loans to individuals (users now have the option of providing FIPS code OR address/coordinates). • Project FIPS Code must be a valid 2020 Census tract number.
<i>Response must be numeric</i>

Project Latitude (X-Coordinate) <u>Compliance Check</u>
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Report the Project Longitude (X-Coordinate).

Validations:

- Conditionally required if [Investee Type](#) = **BUS** or **CDFI** and Address is blank
- If [Investee Type](#) = **IND**, you may enter [Project Longitude \(X-Coordinate\)](#) or provide a FIPS code

Response must be numeric

Project Latitude (Y-Coordinate)

Compliance Check

Report the Project Latitude (Y-Coordinate).

Validations:

- Conditionally required if [Investee Type](#) = **BUS** or **CDFI** and Address is blank
- If [Investee Type](#) = **IND**, you may enter [Project Latitude \(Y-Coordinate\)](#) or provide a FIPS code

Response must be numeric

Census Vintage Year

Select the American Community Survey (ACS) year for determining census tracts. All CDFIs should select 2020 as the Census Vintage year and use the ERP 2010 Census Tract field to report the 2010 data for any ERP transactions.

Validations:

- **Mandatory Field**
- **Picklist: 2010 or 2020**

Response must be numeric

International Address

A “Yes” response indicates the primary place of residence or business location of financial product or financial service is outside of the United States and its territories. The default value for this data field is a “No” response.

NOTE: Any transactions where the value for this data field is recorded as “Yes” will not count towards

Target Market Activity; its value for the “Designated Target Market Type” data field must be “Non-Target Market.”
Validations: • Mandatory Field • Picklist: Yes or No
<i>Response must be text</i>

<i>Unknown Domestic Address</i> A “Yes” response indicates the primary place of residence or business location of financial product or financial service is within the U.S. and its territories, but the given place/location’s cannot be successfully geocoded and assigned a FIPS Code after repeated attempts. The default value for this data field is a “No” response. NOTE: Any transactions where the value for this data field is recorded as “Yes” cannot have a value for the “Designated Target Market Type” data field involving any of the Investment Area-based Target Market types because the location cannot be confirmed as an Investment Area due to the lack of a FIPS Code.
Validations: • Mandatory Field • Picklist: Yes or No
<i>Response must be text</i>

Note: If you receive the following error “Please enter another CDFI TLR Address as this is already in use” on your CDFI TLR Address upload, please contact the AMIS Help Desk at AMIS@cdfi.treas.gov for help.