

FY 2024 APPLICATION

SMALL DOLLAR LOAN PROGRAM

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The CDFI Fund is an equal opportunity provider.

OMB Approval No. [1559-0051]

Paperwork Reduction Act Notice.

This submission requirements package is provided to Applicants for awards under the Small Dollar Loan Program (SDL Program). Applicants are not required to respond to this collection of information unless it displays a currently valid Office of Management and Budget (OMB) control number. The estimated average burden associated with this collection of information is 72 hours per Applicant. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Program Manager, Small Dollar Loan Program, Department of the Treasury, Community Development Financial Institutions Fund, 1500 Pennsylvania Avenue, Washington, D.C. 20220.

All materials are available on the CDFI Fund Website: www.cdfifund.gov.

Catalog of Federal Domestic Assistance Number: [21.025]

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Introduction

Capitalized terms (other than titles) are defined in the FY 2024 Small Dollar Loan Program (SDL Program) Notice of Funds Availability (NOFA), the FY 2024 SDL Program Application Instructions, or the FY 2024 SDL Program Supplemental Guidance and Frequently Asked Questions for Applicants. All of these documents may be downloaded from the CDFI Fund's website at www.cdfifund.gov. Certain terms used throughout the Application have meanings unique to the SDL Program. The CDFI Fund encourages each Applicant to review the SDL Program NOFA and the Supplemental Guidance to be familiar with these meanings, as well as other program requirements.

The Small Dollar Loan Program (SDL Program) is a program authorized by Title XII – Improving Access to Mainstream Financial Institutions Act of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (P.L. 111-203), which amended the Community Development Banking and Financial Institutions Act of 1994 (12 U.S.C. § 4719). The SDL Program is administered by the Community Development Financial Institutions Fund (CDFI Fund). The purpose of the SDL Program is to provide grants to enable: (1) a Certified Community Development Financial Institution (CDFI), *or* any partnership between a Certified CDFI and a Federally Insured Depository Institution¹ (FIDI) with a primary mission to serve targeted Investment Areas², to establish or expand a loan loss reserve (LLR) fund in order to defray the costs of a small dollar loan program established or maintained by such institution; and (2) to provide grants for Technical Assistance (TA) to a Certified CDFI *or* any partnership between or among Certified CDFIs to establish and maintain small dollar loan programs. SDL Program Awards cannot be used to provide direct loans to consumers.

The legislation authorizing the SDL Program defines a small dollar loan program as one that offers small dollar loans to consumers that meets the following statutory requirements:

- a. are made in amounts of \$2,500 or less;
- b. must be repaid in installments;
- c. have no prepayment penalty;
- d. have payments that are reported to at least one of the consumer reporting agencies that complies and maintains files on consumers on a nationwide basis; and
- e. are underwritten with standards that consider the consumer's ability to repay.

¹ A "federally insured depository institution" is any insured depository institution as that term is defined in section 3 of the Federal Deposit Insurance Act (12 U.S.C. § 1813) and any insured credit union as that term is defined in section 101 of the Federal Credit Union Act (12 U.S.C. § 1752). (12 U.S.C. § 4719)

² The term "Investment Area" means a geographic area (or areas) including an Indian reservation that—
(A)(i) meets objective criteria of economic distress developed by the Fund, which may include the percentage of low-income families or the extent of poverty, the rate of unemployment or underemployment, rural population outmigration, lag in population growth, and extent of blight and disinvestment; and (ii) has significant unmet needs for loans or equity investments; or
(B) encompasses or is located in an empowerment zone or enterprise community designated under section 1391 of the Internal Revenue Code of 1986. (12 U.S.C. 4702(16))

SDL Program funding is intended to help expand consumer access to mainstream financial institutions and provide alternatives to high-cost small dollar loans. It is also intended to help unbanked and underbanked populations build credit, access affordable capital, and allow greater access to the mainstream financial system.

GETTING STARTED

The SDL Program provides LLR and TA Awards through a competitive Application process. To understand the requirements of the SDL Program, including eligible uses of Awards, an Applicant should review the fiscal year FY 2024 SDL Program NOFA and additional guidance and instructions posted on the CDFI Fund’s website.

This guidance document provides Applicants with instructions and tips on the narrative questions, data inputs, and required attachments for the FY 2024 SDL Program Application. This guidance is intended to be used in conjunction with additional Application materials, all of which are available on the CDFI Fund’s website.

Please be aware that the CDFI Fund reserves the right to request supplemental documentation verifying any of the information submitted in the FY 2024 SDL Program Application. If selected for an SDL Program Award, the Applicant should also be aware that any of the information submitted in its Application may be incorporated as a requirement in its Assistance Agreement.

Note about the Awards Management Information System (AMIS): AMIS is the CDFI Fund’s web-based portal that all Applicants must use to create, complete, and submit required Application documents. **This guidance document does not contain instructions for entering Application information into AMIS. For technical instructions on how to use AMIS, please refer to the [FY 2024 AMIS Training Manual for Small Dollar Loan Program](#).**

This document is a reference tool only, and Applicants must enter their responses to the narrative questions and data entry fields in the AMIS Application. All attachments must also be attached in the AMIS Application.

Applicant Eligibility

At the time that an entity submits its Application, it must be a duly organized and validly existing legal entity under the laws of the jurisdiction (including a Tribal jurisdiction) in which it is incorporated or otherwise established.

Eligible Applicants will be required to meet the following:

1. For LLR grants
 - a. a Certified Community Development Financial Institution (CDFI); or
 - b. a partnership between:
 - i. a Certified CDFI; and
 - ii. a Federally Insured Depository Institution (FIDI) with a primary mission to serve targeted Investment Areas.
2. For TA grants
 - a. a Certified CDFI; or
 - b. a partnership between two or more Certified CDFIs.
3. For both an LLR grant and TA grant
 - a. a Certified CDFI

Eligible Applicants can submit only one SDL Program Application and therefore will need to determine if they are applying for an LLR grant, a TA grant, or both.

For purposes of this Application, the term “Applicant” refers to 1) an organization applying on its own as a Certified CDFI or 2) the designated lead Certified CDFI applying on behalf of a partnership. The Applicant must use the SDL Program Award to establish or maintain a small dollar loan program. In the case of a partnership, the lead Certified CDFI must use the SDL Program Award to establish or maintain a small dollar loan program.

SDL Program Awards will not be eligible for small dollar loan programs and products that have the prohibited lending practices and loan characteristics listed in Section 1, Table 2 of the FY 2024 SDL Program NOFA. As part of the Application process, all Applicants must attest that their small dollar loan program will not engage in these practices for continued eligibility in order to complete their Application.

Certified CDFI Status

Applicants must be certified as a CDFI by the CDFI Fund by the date the FY 2024 SDL Program NOFA is published in the Federal Register.

For Applicants applying as a partnership between a Certified CDFI and a FIDI, the FIDI partner is not required to be a Certified CDFI. The FIDI partner will be required to complete the *Qualified Federally Insured Depository Institution Partnership Attestation Form* (see [Appendix 8](#)) attesting that it has a primary mission to serve targeted Investment Areas as part of the AMIS online Application submission.

Additional Guidance on Applicants Applying as Partnerships

The following provides additional guidance on Applicants applying as a partnership. Applicants should review the eligibility criteria outlined in Table 5 of the FY 2024 SDL Program NOFA.

The partnership must designate a lead Certified CDFI of the partnership that will submit the Application. This designated lead Certified CDFI will also submit a Partnership Agreement (see [Appendix 8](#)) detailing, at a minimum, the roles and responsibilities of the partners, partner replacement or substitution restrictions, any financial contributions and profit sharing arrangements, and performance requirements of the entities in the partnership.

A partner may be a FIDI, if the partnership is applying for a LLR Award, or a Certified CDFI, if the partnership is applying for a TA Award. A partner may not apply for its own award under the FY 2024 SDL Program funding round or apply as a partner for more than one Application submitted under the FY 2024 SDL Program funding round.

A partnership is a formal arrangement, as evidenced by a written Partnership Agreement between a Certified CDFI and a FIDI or between two or more Certified CDFIs. The partnership must be designed to accomplish one or more of the strategies discussed in the Business Strategy and Community Impact section of the SDL Applicant’s Application and be integral to the successful execution of the Applicant’s strategy. The partnership should be such that the Applicant’s strategy would not be achievable without the direct input and/or assistance of the partner.

An Applicant that collaborates or coordinates with a FIDI or a CDFI to achieve the SDL strategy detailed in the Application is **not** required to apply as a partnership. Applicants that apply as a partnership will be evaluated based on the same criteria as Applicants that apply without a partnership.

If selected to receive an SDL Program Award, the lead Certified CDFI Recipient will be solely responsible for carrying out the activities described in its Application and complying with the terms and conditions of the Assistance Agreement. The partner(s) will not be a co-Recipient of the Award. As such, the lead Certified CDFI Recipient will be prohibited from using the SDL Program Award to fund any activity carried out directly by the partner or an Affiliate or Subsidiary thereof. Examples of partnerships include the following:

Applying as a Partnership

Example 1: ABC Certified CDFI has a strategic goal of increasing its small dollar lending by X% over X number of years. ABC Certified CDFI will request an SDL Program Award for LLR to mitigate losses on the small dollar loans it provides as it seeks to expand its small dollar loan program. ABC Certified CDFI has a Partnership Agreement in place with a local FIDI in which the FIDI will refer all small dollar loan candidates to ABC Certified CDFI to expand ABC Certified CDFI’s small dollar loan program. ABC Certified CDFI will explain in its narrative and Partnership Agreement how an SDL LLR Award and the referrals from the local FIDI partner will ensure that its strategic goal of increasing small dollar lending is achieved.

Example 2: XYZ Certified CDFI has a strategic goal to provide a new small dollar loan product. XYZ Certified CDFI will request an SDL Program Award for TA to upgrade its technology systems to support a new small dollar loan product. XYZ Certified CDFI has a Partnership Agreement in place with a Certified CDFI that will provide free financial counseling services to the XYZ Certified CDFI’s small dollar loan Applicants. XYZ Certified CDFI chooses to apply as a partnership with the Certified CDFI as its partner. XYZ Certified CDFI will explain in its narrative and Partnership Agreement how an SDL TA Award, and the financial counseling provided to potential borrowers, will support the growth of the new small dollar loan program.

Additional guidance on how Applicants applying with a partner should address the partnership in the narrative questions of the Application is provided for applicable narrative questions.

Note: A Certified CDFI Depository Institution Holding Company Applicant that intends to carry out the activities of an Award through its Subsidiary Certified CDFI Insured Depository Institution should not apply as a partnership. Instead, the Certified CDFI Depository Institution Holding Company should apply as a sole entity.

Prior CDFI Fund Recipients or Allocatees

The SDL Program NOFA includes certain compliance eligibility requirements for Applicants that are prior Award Recipients or Allocatees under other CDFI Fund programs.

Pending Compliance Status

If an Applicant is a prior CDFI Fund Award Recipient or Allocatee under any CDFI Fund program that: (i) has demonstrated it is noncompliant with or in default of a previous Assistance Agreement, Award Agreement, Allocation Agreement, Bond Loan Agreement, or Agreement to Guarantee and, (ii) the CDFI Fund has yet to make a final determination as to whether the entity is in noncompliance with or in default of its previous agreement, the CDFI Fund will consider the Applicant’s Application pending full resolution, in the sole determination of the CDFI Fund.

Noncompliance or Default Status

The CDFI Fund will not consider an Application submitted by an Applicant (or Affiliate of such Applicant) that is a prior CDFI Fund Award Recipient or Allocatee under any CDFI Fund program if, as of the Application deadline: (i) the CDFI Fund has made a final determination that such Applicant is in noncompliance with or in default of a previously executed Assistance Agreement, Award Agreement, Allocation Agreement, Bond Loan Agreement, or Agreement to Guarantee, and (ii) the CDFI Fund has provided written notification that such entity is ineligible to apply for or receive any future CDFI Fund awards or allocations for a specified time period. Such entities will be ineligible to submit an Application for such time period as specified by the CDFI Fund in writing.

NOTE: Applicant entities must meet the eligibility requirements on their own behalf and may not rely on any Affiliates or Subsidiaries to meet these requirements.

Other Applicant Eligibility Criteria: Please refer to the FY 2024 SDL Program NOFA, particularly Section III, for additional information on Applicant eligibility.

Eligible Uses of SDL Program Awards

SDL Program LLR and TA Awards are tools that can help an organization establish and expand a small dollar loan program to provide an alternative to high-cost small dollar loans. It is important to have a clear idea of how an organization would like to use its Award before beginning the Application. Applicants should start by reading the SDL Program NOFA to determine if the Applicant is eligible to apply for an Award and determine the dollar amount the Applicant may request for LLR and/or TA Award. As part of the Application, Applicants will need to provide the CDFI Fund with a clear narrative on how an Award will benefit the Applicant's small dollar loan program and meet community needs.

Loan Loss Reserves Awards

LLR Awards may be used to mitigate losses on a new or established small dollar loan program.

Applicants that are either (1) a Certified CDFI *or* (2) any partnership between a Certified CDFI and a FIDI with a primary mission to serve targeted Investment Areas are eligible to apply for an LLR Award.

Technical Assistance Awards

TA Awards may be used for technology, staff support, and other costs associated with establishing or maintaining a small dollar loan program.

If your organization is selected for a TA Award, it will be restricted to using the Award funds for **eligible activities**. The eligible activities are outlined in Table 4 in the FY 2024 SDL Program NOFA. The CDFI Fund recommends that you review the eligible activities carefully before starting your Application.

Applicants that are either (1) a Certified CDFI *or* (2) any partnership between or among Certified CDFIs are eligible to apply for a TA Award.

Combination of Loan Loss Reserves and Technical Assistance Awards

A Certified CDFI applying on its own (not part of a partnership) is eligible to apply for both an LLR and a TA Award.

Performance Goals and Measures

Applicants will be held to specific Performance Goals and Measures (PG&Ms) in the Assistance Agreement if selected to receive an SDL Program Award. The PG&Ms, based on the Application inputs, will align with the organization's goals for its SDL Program Award (such as to expend the SDL Program Award on eligible activities and close small dollar loans, demonstrating an increase in small dollar lending). The PG&Ms will be determined, in part, based on the information that is provided in Table 2b found in [Appendix 2](#). If an Applicant is selected to receive an SDL Program Award, it will need to meet annual performance goals to remain compliant with its Award requirements.

How the SDL Program Application is Organized

There are three forms to complete as part of the SDL Program Application:

1. The **Standard Form-424 (SF-424)** (*submitted through Grants.gov*). This form is required to be submitted in Grants.gov by the applicable deadline in the NOFA. Applicants will not be able to submit their SDL Program Application without submitting the SF-424 by the deadline.

All Applicants must first have an active System for Awards Management (SAM) account to submit the SF-424 via Grants.gov. In cases where the Applicant is applying as a Partnership, the designated lead Certified CDFI Applicant must have a SAM account.

2. The **Title VI Compliance Worksheet** (*submitted through AMIS*). The Title VI Compliance Worksheet is a **new CDFI Fund requirement** and must be submitted via AMIS by the applicable deadline in the NOFA. Applicants must be compliant with federal civil rights requirements to be eligible to receive federal financial assistance awards from the CDFI Fund. This requirement applies to Applicants, as well as their prospective subrecipients that are not direct beneficiaries of federal financial assistance (e.g., Depository Institutions Holding Company and their Subsidiary Depository Institutions). The CDFI Title VI Compliance Worksheet Training Manual and additional information regarding this requirement is available on the CDFI Fund website: [Title VI Compliance Worksheet Training Manual](#).

3. The **SDL Program Application** (*submitted through AMIS*). The SDL Program Application contains the organization's responses and must be submitted through the CDFI Fund's Awards Management Information System (AMIS) by the applicable deadline in the NOFA. The SDL Program Application will ask for information about the organization, such as the organization's financial data; the small dollar loan products and development services it currently provides (if applicable); and the organization's objectives for the SDL Program Award.

For Applicants applying as a partnership, the designated lead Certified CDFI Applicant for each partnership must submit the Application through AMIS.

View **Application Submission Requirements and Deadlines** below for an outline of all required Application components and documents.

Application Materials

Applicants are **strongly** encouraged to review all SDL Program Application materials on the CDFI Fund's website. Applicants should closely review the FY 2024 SDL Program NOFA for eligibility, key deadlines, and other requirements for SDL Program Applicants. The CDFI Fund may add Application materials to the website on a rolling basis. Please note that some Application materials may be posted after the release date of the NOFA and Application.

Application Submission Requirements and Deadlines

The submission deadlines for the FY 2024 Application are published in the NOFA and reproduced in Table 2 below. Please note the **different submission deadlines** for materials that must be submitted electronically through Grants.gov and those that must be submitted through AMIS. This Application Instruction document

serves only as a guide for completing the SDL Program Application documents, and this document is not meant to be submitted via Grants.gov or AMIS.

APPLICATION COMPONENTS

A complete FY 2024 SDL Program Application must include submission of each part listed in the table below:

Table 2 – Application Components

| Application Component | Submission Method | Required? |
|--|--------------------------------------|--|
| <p>SF-424 Mandatory Form (Application for Federal Assistance):</p> <ul style="list-style-type: none"> All Applicants are required to have an active System for Award Management (SAM) account to submit the SF-424 through Grants.gov. For Applicants applying as a partnership, the designated lead Certified CDFI Applicant for each partnership must first have an active SAM account to submit the SF-424 via Grants.gov. By completing the SF-424, Applicants are certifying to the SDL Program Assurances and Certifications provided in Appendix 7 of this document. The Assurances and Certifications document is provided for review and reference purposes and does not need to be submitted separately through Grants.gov. | Submit electronically via Grants.gov | Required for All Applicants |
| <p>CDFI Fund Title VI Compliance Worksheet: All Applicants applying for an SDL Program Award are required to submit a CDFI Fund Title VI Compliance Worksheet to the CDFI Fund annually.</p> | Submit electronically via AMIS | Required annual submission for All Applicants ³ |
| <p>SDL Program Online Application Form Includes Attachments (listed below), Assurances and Certifications, Environmental Review Form, and 501(c)4 Questionnaire (if applicable)</p> | Submit electronically via AMIS | Required for All Applicants |

³ This requirement also applies to Applicants’ prospective sub-recipients that are not direct beneficiaries of federal financial assistance (e.g., Depository Institutions Holding Company and their Subsidiary Depository Institutions).

APPLICATION ATTACHMENTS

A complete FY 2024 SDL Program Application must include submission of each part listed in the table below:

Table 2 – Application Attachments

| APPLICATION ATTACHMENTS | Submission Method | Required? |
|--|--------------------------------|--|
| Audited Financial Statements for the two (2) most recently completed fiscal years, prior to the publication date of the NOFA (for additional guidance see FAQ). | Submit electronically via AMIS | Required only for Loan funds, venture capital funds, and other Non-Regulated Institutions |
| Management Letter⁴ for the Applicant’s Most Recent Historic Fiscal Year, <u>if available</u> | Submit electronically via AMIS | Required only for Loan funds, venture capital funds, and other Non-Regulated Institutions if a Management Letter for the most recent Historic Fiscal Year was issued |
| Unaudited Financial Statements for Applicant’s Two Most Recent Historic Years. <u>Required only if Audited Financial Statements are not available.</u> | Submit electronically via AMIS | Required only for Loan funds, venture capital funds, and other Non-Regulated Institutions |
| Current Year to Date - Unaudited Financial Statements | Submit electronically via AMIS | Required only for Loan funds, venture capital funds, and other Non-Regulated Institutions |
| Year-end Call reports for Applicant’s two most recently completed fiscal years prior to the publication date of the NOFA (for additional guidance see FAQ) | Submit electronically via AMIS | Required only for Regulated Institutions |
| A Qualified Federally Insured Depository Institution (FIDI) Partnership Attestation Form demonstrating that the FIDI has a primary mission of serving targeted Investment Areas (see Appendix 8) | Submit electronically via AMIS | Required only for a FIDI that is applying as a partnership with a Certified CDFI for an LLR Award. |
| A Partnership Agreement between a Certified CDFI and FIDI that has a primary mission of serving targeted Investment Areas applying for an LLR Award or a partnership between two or more Certified CDFIs applying for a TA Award detailing the terms of their partnership to establish or | Submit electronically via AMIS | Required only for: (1) a FIDI and a Certified CDFI applying as a partnership for a LLR Award; and (2) two or more Certified CDFIs that are applying as |

⁴ The Management Letter is prepared by the Applicant’s auditor and is a communication regarding internal control over financial reporting, compliance, and other matters. **Please review the sample Management Letter in [Appendix 9](#).** The Management Letter contains the auditor’s findings regarding the Applicant’s accounting policies and procedures, internal controls, and operating policies, including any material weaknesses, significant deficiencies, and other matters identified during an audit. The Management Letter may include suggestions for improving identified weaknesses and deficiencies and/or best practice suggestions for items that may not be weaknesses or deficiencies. The Management Letter may also include items that are not required to be disclosed in the annual Audited Financial Statements. The Management Letter is different than the auditor’s Opinion Letter, which is required by Generally Accepted Accounting Principles (GAAP). Management Letters are not required by GAAP and are sometimes provided by the auditor as a separate letter from the Audit itself. The Management Letter requested here is NOT a letter from the Applicant to its auditor, nor is it an introductory letter from an auditor. If you are an Applicant that did not receive a separate Management Letter from your auditor **regarding internal controls, policies, and procedures**, as defined in the NOFA and clarified further here, you will have the opportunity to provide a Statement in Lieu of Management Letter in the Attachments section of the AMIS Application.

| APPLICATION ATTACHMENTS | Submission Method | Required? |
|---|--------------------------------|---|
| maintain a small dollar loan program (see Appendix 8) | | a partnership for a TA Award. |
| An organizational chart demonstrating the relationship between the Applicant and any Affiliate, Subsidiary or parent entity that will play a role in executing the SDL Program Award. | Submit electronically via AMIS | Required for Applicants if an Affiliate, Subsidiary or parent will play a role. |

APPLICATION SUBMISSION DEADLINES

The submission deadlines for the FY 2024 Application are listed in Table 3 below. Please note the different submission deadlines for materials that must be submitted through Grants.gov and those that must be submitted through AMIS.

Table 3 - FY 2024 SDL Program Funding Round Deadlines

| Description | Deadline | Time (Eastern Time – ET) | Submission Method |
|---|-------------------|--------------------------|---|
| SF-424 Mandatory Form | November 20, 2023 | 11:59 p.m. ET | Electronically via Grants.gov |
| Create an AMIS Account (if the Applicant does not already have one) | November 20, 2023 | 11:59 p.m. ET | Electronically via AMIS |
| Enter EIN and UEI number in AMIS Account | November 20, 2023 | 11:59 p.m. ET | Electronically via AMIS |
| Title VI Compliance Worksheet | December 20, 2023 | 5:00 p.m. ET | Electronically via AMIS |
| SDL Program Online Application and Required Attachments | December 20, 2023 | 5:00 p.m. ET | Electronically via AMIS |

SUBMISSION REQUIREMENTS

GRANTS.GOV AND SAM.GOV: The SF-424 for the Application must be submitted through Grants.gov prior to the Application being submitted through AMIS. Applicants must first have an active System for Awards Management (SAM) account in order to submit the SF-424 via Grants.gov. For Applicants applying as a partnership, the designated lead Certified CDFI Applicant for each partnership must first have an active System for Awards Management (SAM) account in order to submit the SF-424 via Grants.gov. Each Applicant is advised to first ensure that its SAM account is **active and valid** before beginning its preparation of the other Application materials. The SAM website is: www.SAM.gov.

1. Please be advised that, to register in SAM.gov, an Applicant must have a current and valid Unique Entity Identifier (UEI) number and Employer Identification Number (EIN). The CDFI Fund advises Applicants to allow sufficient time to obtain this information. A UEI number is required for SAM registration and for Grants.gov submission. Additionally, when accessing SAM.gov, users will be asked to create a login.gov user account (if they don't already have one). Going forward, users will

use their login.gov username and password every time when logging into SAM.gov.

2. If the Applicant does not currently have an active SAM registration, an original signed notarized letter identifying the authorized Entity Administrator for the entity associated with the UEI number is required by SAM and must be mailed to the Federal Service Desk. This requirement is applicable to new entities registering in SAM, as well as existing entities with registrations being updated or renewed in SAM. It may take three weeks or more to register with SAM or reactivate a SAM registration, so Applicants should allow ample time to complete the entire registration and submission process well in advance of the SF-424 submission deadline.
3. Applicants unable to submit their SF-424 via Grants.gov by the deadline due to failure to obtain a UEI number and/or SAM registration confirmation will not be allowed to submit the SF-424 after the deadline has passed.

If the SF-424 is not successfully submitted and validated by Grants.gov by the deadline in Table 3 above, the Applicant will not be able to submit materials in AMIS and the Application will be deemed ineligible. Thus, Applicants are strongly encouraged to submit the SF-424 as early as possible in the Grants.gov portal since submission issues may impact the ability to submit the overall Application.

If an Applicant has any questions related to the registration or submission process in Grants.gov or SAM.gov, it should contact these systems directly. Contact information can be found on their websites. The CDFI Fund does not manage Grants.gov or SAM.gov and is unable to respond to any questions related to these systems.

Note: The SF-424 must be successfully submitted and validated by the deadline in order to submit an AMIS Application. However, the SF-424 is only one part of the Application package. If an Applicant does not submit the required materials in AMIS by the AMIS Application deadline, its SF-424 Application will be deemed incomplete, and the Applicant will not be considered for an FY 2024 SDL Program Award.

AWARDS MANAGEMENT INFORMATION SYSTEM (AMIS): Each Applicant must register as an organization in AMIS by the deadline in Table 3 above. Applicants who fail to register as an organization in AMIS by the posted deadline will be deemed ineligible. Additional guidance on creating an AMIS account can be found on the AMIS Homepage: <https://amis.cdfifund.gov/s/AMISHome>.

Each Applicant must also submit the required Application materials through the AMIS portal by the deadline in Table 3. In order to submit the required Application materials, the Authorized Representative and Application point(s) of contact **must be included as “Contacts”** in the Applicant’s AMIS account. The Authorized Representative **must also be a “user” for the Applicant in AMIS** and must electronically sign the Application prior to submission through AMIS. An Applicant that fails to properly register and update its AMIS account may miss important communications from the CDFI Fund or fail to submit its Application successfully.

Consultants completing Applications on behalf of Applicants are not permitted to be Authorized Representatives in AMIS.

ENSURING THAT THE APPLICATION PACKAGE IS COMPLETE

A complete Application package is one that includes all required materials listed in Table 2 above, including the specified attachments. If the Applicant fails to submit either the SF-424 Mandatory Form through Grants.gov, register their organization(s) in AMIS, enter their EIN and UEI number in AMIS, complete and attach a Title VI Compliance Worksheet, or submit the SDL Program Online Application through AMIS by the required deadlines, the CDFI Fund will not accept the Application.

Contacting the CDFI Fund, SAM, and Grants.gov

The CDFI Fund will respond to Application related questions between the hours of 9:00 a.m. and 5:00 p.m. ET, through December 18, 2023 (two business days before the AMIS Application deadline). The CDFI Fund will not respond to phone calls, program-related Service Requests, or email inquiries that are received after 5:00 p.m. ET on December 18, 2023. The CDFI Fund will respond to technical issues related to AMIS through 5:00 p.m. ET on December 20, 2023. Please note that these phone numbers are not toll-free numbers.

Table 4 – CDFI Fund Contact Information

| Area | Topic | Phone | Email |
|---|--|--------------|--|
| SDL Program | How to complete Application materials. | 202-653-0300 | Submit a Service Request in AMIS (preferred) or email sdlp@cdfi.treas.gov |
| CDFI Certification | Status of CDFI Certification. | 202-653-0423 | Submit a Service Request in AMIS (preferred) or email ccme@cdfi.treas.gov |
| Compliance Monitoring and Evaluation | Status of compliance with other awards and allocation agreements, including outstanding reports. | 202-653-0423 | Submit a Service Request in AMIS (preferred) or email ccme@cdfi.treas.gov |
| IT Support | Technical issues related to the CDFI Fund's Award Management Information System (AMIS). | 202-653-0422 | Submit a Service Request in AMIS (preferred) or email AMIS@cdfi.treas.gov |

If an Applicant has any questions related to the registration or submission process in Grants.gov or SAM.gov, it should contact these systems directly. Contact information can be found on their websites. The CDFI Fund does not manage Grants.gov or SAM.gov and is unable to respond to any questions related to these systems.

Table 5 – Contacting SAM and Grants.gov

| System | Website | Phone | Email |
|---|---|--------------|--|
| System for Awards Management (SAM) | https://www.sam.gov | 866-606-8220 | See website |
| Grants.gov | https://www.grants.gov | 800-518-4726 | support@grants.gov |

SERVICE REQUESTS

A Service Request is the preferred way to contact the CDFI Fund about your Application. To submit a Service Request, you need an AMIS user account. Log into AMIS and click on “Service Requests” tab on the top; then, click on “Create New Service Request” button. For an SDL Program Application question, select “SDLP/BEA” for the program and clearly state the topic in the subject line. For a CDFI Certification question, select “Certification.” For a Compliance question, select “Compliance & Reporting.” For Information Technology, select “Technical Issues.” Failure to select the appropriate program for the Service Request could result in a delayed response to your question.

GRANTS.GOV: GRANTS APPLICATION (SF-424 MANDATORY FORM) INSTRUCTIONS

In accordance with federal regulations, the CDFI Fund requires Applicants to submit the initial component of their FY 2024 SDL Program Application using the Grants.gov portal, the official website for federal grant information and Applications. The Grants.gov registration process alone can take several days to complete. Contact the Grants.gov support staff if you have any questions about the process. The Grants.gov help desk can be reached at 1-800-518-4726 or via email at support@grants.gov. If you experience any technical difficulties submitting the (SF)-424 form via Grants.gov, do not contact the CDFI Fund. Contact the Grants.gov help desk instead.

The only component of the SDL Program Application submitted via Grants.gov is the Standard Form (SF)-424 Mandatory Form. The SF-424 Mandatory Form (SF-424) is required for all Applicants. Electronically signing and submitting the SF-424 Mandatory Form certifies that the Applicant attests that the information in its SDL Program Application is true, complete, and accurate, and also certifies that the Applicant complies with the Assurances and Certifications. The Assurances and Certifications are provided in [Appendix 8](#) of this document. Details for completing the SF-424 Mandatory Form are provided below.

STANDARD FORM (SF)-424 MANDATORY (APPLICATION FOR FEDERAL ASSISTANCE) INSTRUCTIONS

The SF-424 Mandatory Form is located in the “Mandatory Documents” box of the downloaded Grant Application Package in Grants.gov. To access the form, select SF- 424 Mandatory, then click on the “Move Form” to “Complete” button. The SF- 424 Mandatory will move to the “Mandatory Documents for Submission” box. Click on the “Open Form” button to open the form.

Match your UEI and EIN Numbers: Applicants’ AMIS record and Grants.gov record are linked by the Organizational UEI (Field 7.c) and Employer/Taxpayer Identification Number (Field 7.b). Please ensure these numbers match in both systems to ensure that AMIS will be able to retrieve the SF-424 from Grants.gov.

For Applicants applying as a partnership, the designated lead Certified CDFI Applicant for each partnership’s AMIS record and Grants.gov record are linked by the Organizational UEI (Field 7.c) and Employer/Taxpayer Identification Number (Field 7.b.). Please ensure these numbers match in both systems to ensure that AMIS will be able to retrieve the SF-424 from Grants.gov.

Please note: Only the fields highlighted in yellow on the form in Grants.gov are required for submission. These fields are also marked as “Required” in Table 6 below. The Instructions column in Table 6 provides guidance on how SDL Program Applicants should complete their SF-424 Mandatory Form for submission through Grants.gov.

Table 6 – SF-424 Mandatory Form Instructions & Field Descriptions

| Field | Required | Instructions |
|--|-----------------|---|
| 1.a. Type of Submission: | Yes | “Application” is automatically selected. |
| 1.b. Frequency: | Yes | “Annual” is automatically selected. |
| 1.c. Consolidated Application/Plan/Funding Request: | Yes | “No” is automatically selected. |
| 1.d. Version: | Yes | “Initial” is automatically selected. |
| 2. Date Received: | Yes | Automatically filled by the system upon submission—no entry necessary. |
| 3. Applicant Identifier: | No | Not Applicable—leave blank. |
| 4.a. Federal Entity Identifier: | No | Not Applicable—leave blank. |
| 4.b. Federal Award Identifier: | No | Not Applicable—leave blank. |
| 5. Date Received by State: | No | State use only: Not Applicable—leave blank. |
| 6. State Application Identifier: | No | State use only: Not Applicable—leave blank. |
| 7.a. Applicant Information: Legal Name: | Yes | Enter the legal name of the Applicant. |
| 7.b. Employer/Taxpayer Identification Number (EIN/TIN): | Yes | Enter the Applicant’s EIN/TIN. |
| 7.c. Organizational UEI: | Yes | Enter the Applicant’s UEI. Must match what’s in the Applicant’s AMIS organization profile. |
| 7.d. Address: | Yes | Complete all fields with Applicant’s mailing address. Include 9-digit zip. |
| 7.e. Organizational Unit: | No | Not Applicable—leave blank. |
| 7.f. Name and contact information of person to be contacted on matters involving this Application: | Yes | Enter a Contact Person and contact information who can answer questions about the submission. The Contact Person (name and contact information) identified here must match a Contact Person information in the Applicant’s AMIS account. Organizational Affiliation: leave blank. |
| 8.a. Type of Applicant: | Yes | Select the most appropriate description from list of dropdown options. |
| 8.b. Additional Description: | No | Not Applicable—leave blank. |
| 9. Name of Federal Agency: | Yes | Pre-filled—no entry necessary. |
| 10. Catalog of Federal Domestic Assistance Number / CFDA Title: | No | Pre-filled—no entries necessary. If not, enter 21.025. |
| 11. Descriptive Title of Applicant’s Project | Yes | Enter “Not Applicable” |
| 12. Areas Affected by Funding: | No | Not Applicable—leave blank. |
| 13. Congressional Districts Of: (a) Applicant; and (b) Program/Project: | Yes | See www.house.gov to find congressional district where the Applicant is headquartered. Use same district for both boxes. |
| 14. Funding Period: (a) Start Date; and (b) End Date: | Yes | Start Date: 4/1/2024; End Date: 12/31/2028 |
| 15. Estimated Funding: | Yes | Enter total Award request in the Federal (\$) field; enter zeroes in the Match (\$) field. |

| Field | Required | Instructions |
|---|------------|--|
| | | Note: Applicants may revise their award request in the AMIS Application after submitting the SF-424. The amount entered in the AMIS Application is considered the official award request. |
| 16. Is Submission Subject to Review by State: | Yes | Select option C. |
| 17. Is the Applicant Delinquent on Any Federal Debt: | Yes | Answer, and provide Explanation if 'Yes' selected. |
| 18. Applicant Certification/ Authorized Representative: | Yes | Click the 'I Agree' button. Complete all fields for Authorized Representative information. |

GRANTS.GOV SUBMISSION INFORMATION

Each Applicant will receive an email from Grants.gov immediately after submitting the SF-424 confirming that the submission has been recorded in the Grants.gov system. This email will contain a tracking number for the submitted SF-424. Within 48 hours, the Applicant will receive a second email which will indicate if the submitted SF-424 was either successfully validated or rejected with errors. However, Applicants should not rely on the email notification from Grants.gov to confirm that their SF-424 was validated. Applicants are strongly encouraged to use the tracking number provided in the first email to closely monitor the status of their SF-424 by checking Grants.gov directly. The SF-424 will not be officially accepted by the CDFI Fund until Grants.gov has validated the SF-424. In the Grants.gov Workspace function, please note that the Application package has not been submitted if you have not received a tracking number.

AMIS APPLICATION INSTRUCTIONS

Registering an Organization in AMIS

All SDL Program Applicants in the FY 2024 Round must ensure that their organization (and partnership organization if the Applicant type is a partnership) is registered in AMIS by the deadline in Table 3. The Applicant organization registered in AMIS must be the same one that submitted the SF-424 through Grants.gov, and the EIN and UEI number on the SF-424 must match the EIN and UEI number in the organizational information in AMIS. Organizations who have previously applied for CDFI Fund programs through AMIS likely already meet this requirement but should verify that their information is accurate in AMIS prior to the deadline.

For Applicants applying as a partnership, the designated lead Certified CDFI Applicant for each partnership must ensure that their organization is registered in AMIS by the deadline in Table 3. The lead designated Certified CDFI Applicant organization registered in AMIS must be the same one that submitted the SF-424 through Grants.gov, and the EIN and UEI number on the SF-424 must match the EIN and UEI number in the organizational information in AMIS. Organizations that have previously applied for CDFI Fund programs through AMIS likely already meet this requirement but should verify that their information is accurate in AMIS prior to the deadline.

Applicants for the FY 2024 SDL Program Round who do not already have their organization registered in AMIS must complete organization registration by the deadline in Table 3. Instructions for registering an organization in AMIS can be found in the “Getting Started – Navigating AMIS” Training Manual on the CDFI Fund’s AMIS website: <https://amis.cdfifund.gov/s/Training>.

AMIS Application Overview

The remainder of this document provides the full question text and related guidance for the information that should be entered into the SDL Program Application in AMIS. For technical details on how to use and navigate AMIS, see the “SDL Program AMIS Application Navigation Guide” at <https://amis.cdfifund.gov/s/Training>. This manual will be available after the Application is opened in AMIS.

In order to facilitate the crosswalk between the online AMIS Application and this Question Text/Guidance document, here are a few tips:

- Prepare narrative responses to questions outside of AMIS. Once your narratives are finalized, you can copy and paste the final versions into the appropriate fields in AMIS.
- Verify that all information is accurate prior to submitting the Application and required attachments through AMIS. The CDFI Fund will not accept any revisions or amendments to the SDL Program Application once it has been submitted.

Please be sure that all data entered into AMIS is accurate and complete. As part of the SDL Program Application review process, information entered in AMIS will be used to score and rank the Applicants (as outlined in the FY 2024 NOFA). Applicants will not be able to revise information entered into AMIS after Application submission. Failure to provide complete and accurate information may negatively impact the evaluation of an Applicant’s FY 2024 SDL Program Application. The CDFI Fund reserves the right to reject an Application if information submitted through AMIS is determined to be inaccurate.

In order to facilitate the crosswalk between this Application guidance document and AMIS, each Application question in this document will be presented in a Table that contains the following information:

- Full question text
- Response Options
- Notes/guidance relevant to that specific question or sub-question
- AMIS Field Type

AMIS FIELD TYPES

Below is an overview of the eight field types you will encounter in completing the Application in AMIS.

- **Auto-populated:** These fields be will be automatically populated in AMIS based on other data inputs. No data entry is required for fields that are marked “auto-populated.”
- **Currency:** These fields allow the Applicant to enter currency data points and have a dollar sign in front. For example, Award Request Amount: \$125,000.
- **Look-up:** These fields allow the Applicant to search and select from existing data in AMIS. For example, when entering geographic areas, the Applicant can “look-up” counties or states.
- **Narrative:** These fields allow the Applicant to enter text (non-numeric data). These fields will also have a character limit as indicated in each question.
- **Numeric:** These fields allow the Applicant to enter a number (that is not a dollar figure or a percentage). For example, the number of hours to complete the Application: 100.
- **Percentage:** These fields allow the Applicant to enter a percentage. For example, the estimated interest rate of the small dollar loans that will be offered to borrowers will be 18%.
- **Picklist:** These fields allow the Applicant to select an option from a suite of choices (e.g., a dropdown of “Yes” or “No”).
- **Text:** These are text fields that allow the Applicant to enter up to a specified number of characters. They are used for names and narrative responses.

Updating Organization’s SDL Program Profile and Creating an AMIS Application

Once the organization is registered in AMIS, the next step in completing the AMIS Application is to ensure that the organization’s SDL Program Profile is up to date. The organization can navigate to its SDL Program Profile from its Organization Page in AMIS. Click on the Program Profile Name to navigate to the SDL Program Record Type.

For Applicants applying as a partnership: The designated lead Certified CDFI Applicant for each partnership must first be registered in AMIS. The next step in completing the AMIS Application is to ensure that the designated lead Certified CDFI Applicant for each partnership’s SDL Program Profile is up to date. You can navigate to your SDL Program Profile from your Organization Page in AMIS. Click on the Program Profile Name to navigate to the SDL Program Profile Detail page.

Linking SF-424 to AMIS Application

After your SF-424 Mandatory Form is accepted in Grants.gov, a copy of the form will automatically be transferred into your Organization Profile in AMIS. The Applicant must **then link** the SF-424 to its SDL Program Application. Applicants' AMIS record and Grants.gov record are linked by the Organizational UEI (Field 7.c). Please ensure these numbers match in both systems to ensure that AMIS will be able to retrieve the SF-424 from Grants.gov. Applicants are strongly encouraged to link their SF-424 Form in the AMIS Application prior to proceeding with other sections of the Applications. For detailed instructions on how to do this, please refer to the [SDL Program AMIS Application Navigation Guide](https://www.cdfifund.gov/programs-training/programs/sdlp/apply-step) at <https://www.cdfifund.gov/programs-training/programs/sdlp/apply-step>.

Linking Title VI Compliance Worksheet to AMIS Application

After the Title VI Compliance Worksheet is completed in AMIS, the Applicant must **then link** the Title VI Compliance Worksheet to its SDL Program Application. Depository Institution Holding Company (DHIC) Applicants that intends to carry out the activities of an SDL Program Award through its Subsidiary Certified CDFI Insured Depository Institution (Bank Subsidiary) must ensure that the Title VI Compliance Worksheet is complete for both the DHIC Applicant and the Bank Subsidiary by the AMIS Application submission deadline. Note, you will only be able to link the Title VI Compliance Worksheet for the DHIC Applicant to the SDL Program Application. After the submission deadline, the CDFI Fund will verify whether the Title VI Compliance Worksheet was submitted for the Bank Subsidiary as well. For detailed instructions on how to do this, please refer to the [SDL Program AMIS Application Navigation Guide](https://www.cdfifund.gov/programs-training/programs/sdlp/apply-step) at <https://www.cdfifund.gov/programs-training/programs/sdlp/apply-step>.

Forms and Certifications

All SDL Program Applicants must complete the Environmental Review Form and Assurances and Certifications as part of their AMIS online Application submission. Any Applicant that is a 501(c)(4) must also complete the 501(c)(4) Form as part of its AMIS online Application submission. The Applicant will complete these forms by entering data in the Applicant Information screen in AMIS. For the full text and questions for the Environmental Review Form, Assurances and Certifications, and 501(c)(4) Questionnaire, see [Appendix 7](#). If an Applicant is unable to respond "Yes" to all Assurances and Certifications, it must attach a statement that contains an explanation.

STOP: If you have not completed the Getting Started steps, go back and finish them before creating an SDL Program Application. They are necessary for a complete Application package!

Detailed instructions on how to launch and complete the AMIS Application is provided in the [FY 2024 AMIS Training Manual for Small Dollar Loan Program Applicants](#) on the CDFI Fund's website. Read on for additional information and guidance on the SDL Program Application questions.

SMALL DOLLAR LOAN PROGRAM APPLICATION

Applicant Information

If applying as a partnership, all Application questions and data supplied relate only to the designated lead Certified CDFI.

The first section in the Application is the Organization and Application Information section. Certain information in these questions may be auto-populated in AMIS based on data from the Applicant’s Organizational Profile. If you need to edit any of the auto-populated fields, you must edit the information directly from the Organizational Profile.

| Question 1 – Organization Information All fields in this question except for Questions 1a, 1p, 1q are auto-populated in AMIS based on the Applicant’s AMIS Organizational Profile. If you need to edit the auto-populated information in these fields, you need to do so in the Organizational Profile. You will not be able to edit in the Application itself. | | | |
|---|--|---|----------------|
| Question Text | Response | Notes | Field Type |
| a. SDL Program Applicant Type | ___ A Certified CDFI ___ A Partnership between a Certified CDFI and federally insured depository institution ___ A Partnership between two or more Certified CDFIs | The Applicant will be required to select which Applicant type is applying for an SDL Program Award. | Picklist |
| b. Application Type Name | Auto-populated | Application Type Name will populate based on your selection when creating a new Application: LLR Only; TA Only; and LLR & TA (Combo) Application. | Auto-populated |
| c. Organization Name | Auto-populated | Organization name of the Certified CDFI Applicant will be auto populated. This must be the formal name of the organization as it appears on all relevant legal documents such as the Articles of Incorporation. Please make sure punctuation, capitalization and spelling are correct. If the name that is currently listed in this field is not the organization’s legal name, please contact the CDFI Fund through a Service Request. | Auto-populated |

| Question Text | Response | Notes | Field Type |
|---|-----------------------|--|-----------------------|
| d. Address | <i>Auto-populated</i> | If the address populating in this field is not correct, the Applicant will need to change it in the organizational record in AMIS. | Auto-populated |
| e. Organization Type | <i>Auto-populated</i> | This field will indicate whether the Applicant is a regulated institution. If the information populating in this field is not correct, the Applicant will need to change it in the organizational record in AMIS. | Auto-populated |
| f. Financial Institution Type | <i>Auto-populated</i> | Entity type of the Certified CDFI will be auto populated (e.g., bank/thrift, bank holding company, cooperativa, credit union, loan fund, venture capital.) | Auto-populated |
| g. Organization Structure | <i>Auto-populated</i> | This field will indicate whether the Applicant is a non-profit or for-profit. If the information populating in this field is not correct, the Applicant will need to change it in the organizational record in AMIS. | Auto-populated |
| h. Certification Number | <i>Auto-populated</i> | If the Certification number populating in this field is not correct, the Applicant will need to change it on its organizational record in AMIS. | <i>Auto-populated</i> |
| i. Name of Regulator | <i>Auto-populated</i> | Applicable for Applicants that are federally insured banks, thrifts, or credit unions. | Auto-populated |
| j. FDIC Certificate #/NCUA Charter #/ COSSEC #, if applicable | <i>Auto-populated</i> | Applicable for Applicants that are federally insured depository institutions. | Auto-populated |
| k. Minority Depository Institution (MDI) | <i>Auto-populated</i> | Applicable to Applicants that are an institution classified by the FDIC or NCUA as a Minority Depository Institutions defined by the FDIC and NCUA. See: FDIC https://www.fdic.gov/regulations/resources/minority/mdi-definition.html NCUA https://www.ncua.gov/support-services/credit-union-resources-expansion/resources/minority-depository-institution-preservation/mdi | Auto-Populated |
| l. Employer Identification Number (EIN) | <i>Auto-populated</i> | Must match what's on your SF-424 in Grants.gov. If SDL Program Applicant type is a Certified CDFI, EIN of the Certified CDFI will be auto populated | Auto-populated |

| Question Text | Response | Notes | Field Type |
|--|-----------------------|---|----------------|
| m. Unique Entity Identifier (UEI) Number | <i>Auto-populated</i> | Must match what is on the Applicant's SF-424 in Grants.gov. If SDL Applicant type is a Certified CDFI, UEI/Unique Entity ID# of the Certified CDFI will be auto populated | Auto-populated |
| n. Applicant's Date of Incorporation | <i>Auto-populated</i> | If the information populating in this field is not correct, the Applicant will need to change it in the organizational record in AMIS. | |
| o. Applicant's fiscal year end | <i>Auto-populated</i> | The organization's fiscal year end. If the information populating in this field is not correct, the Applicant will need to change it in the organizational record in AMIS. | Auto-populated |
| p. EIN of the Certified CDFI Depository Institution Holding Company (DIHC) Subsidiary Certified CDFI Insured Depository Institution | _____ | If the Applicant is a Certified CDFI Depository Institution Holding Company that intends to carry out the activities of a SDL Program Award through its Subsidiary Certified CDFI Insured Depository Institution, it <i>must identify the EIN of this Subsidiary Certified CDFI Insured Depository Institution</i> . For this field, the Applicant will enter the EIN of the Subsidiary Certified CDFI Insured Depository Institution. | Numeric |
| q. Name of the Certified CDFI Depository Institution Holding Company (DIHC) Subsidiary Certified CDFI Insured Depository Institution | _____ | If the Applicant is a Certified CDFI Depository Institution Holding Company that intends to carry out the activities of a SDL Program Award through its Subsidiary Certified CDFI Insured Depository Institution, it <i>must identify the name of this Subsidiary Certified CDFI Insured Depository Institution</i> . For this field, the Applicant will enter the EIN of the Subsidiary Certified CDFI Insured Depository Institution. | Text |

| Question 2 – Affiliate/Subsidiary Organizations | | | |
|---|-----------|--|------------|
| Question Text | Response | Notes | Field Type |
| a. Does the Applicant have any Affiliates or Subsidiaries that are also applying for an SDL Program Award in the same funding round? | Yes/No | The answer to this question must be “No.” If an Applicant and its Affiliate(s) or Subsidiaries wish to apply for an SDL Program Award, they must do so through one of the Affiliated or Subsidiary entities, in one Application. An Applicant and its Affiliates or Subsidiaries may not submit separate Applications. If Affiliates or Subsidiaries submit multiple or separate Applications, the CDFI Fund may, at its discretion, reject all such Applications received. See the SDL Program NOFA for the definition of Affiliate and Subsidiary. | Picklist |
| b. If the Applicant is applying with a partner(s), does the partner(s) have any Affiliates or Subsidiaries that are also applying for an SDL Program Award in the same funding round? | Yes/No/NA | If the Applicant is not applying with a partner, the response should be “N/A”. If the Applicant is applying with a partner, the answer to this question must be “No”. If the FIDI partner and its Affiliate(s) or Subsidiaries <i>or</i> Certified CDFI partner(s) and its Affiliates or Subsidiaries wish to apply for an SDL Program Award, they must do so through one of the Affiliated or Subsidiary entities, in one Application. A FIDI partner and its Affiliates or Subsidiaries or Certified CDFI partner(s) and its Affiliates or Subsidiaries may not submit separate Applications. If Affiliates or Subsidiaries submit multiple or separate Applications, the CDFI Fund may, at its discretion, reject all such Applications received. | Picklist |
| c. Does the DIHC Applicant intend to carry out the activities of an Award through its Subsidiary Certified CDFI Insured Depository Institution? | Yes/No/NA | <ul style="list-style-type: none"> • If the Applicant is not a DIHC, select “N/A”. • Indicated “Yes” only if the Applicant intends to carry out its activities through its Subsidiary Certified CDFI Insured Depository Institution. | Picklist |
| d. If “yes” to (c), name the Organization and describe the business relationship with the DIHC Applicant. | _____ | <ul style="list-style-type: none"> • This question will only appear if (c) is “Yes”. • If the organization has closely held Subsidiaries, the Applicant should be careful to select the most appropriate entity to carry out the proposed activities under the SDL Program Award. • Applicants will be required to submit an organizational chart which demonstrates the business relationships between these Subsidiaries as an attachment. • Only include organizations that meet the definition of a Subsidiary as defined in the SDL Program NOFA. • Note that the Subsidiary that will implement the Applicant’s SDL Program strategy must meet the SDL Program eligibility requirements on its own. | Text |

Question 3a – Requested Award – Loan Loss Reserves

| Question Text | Response | Notes | Field Type |
|--|-----------------|--|-----------------|
| <p>3a. What is the total dollar amount requested for the Loan Loss Reserves Award in this Application?</p> | <p>\$ _____</p> | <ul style="list-style-type: none"> • This question will only appear in the AMIS Application if the Applicant selected an LLR-Only or an LLR and TA (Combo) Application. • The SDL Program has identified prohibited practices that the SDL Program Award will not support. Please review the FY 2024 SDL Program NOFA to see these prohibited practices. Additionally, the SDL Program Award will only support a small dollar loan program that meets the statutory requirements described in the FY 2024 SDL Program NOFA. • The Applicant should request an amount that it can use to provide loan losses to start or maintain a small dollar loan program over the three-year period of performance. • The Applicant may not request an amount below \$20,000. • The Applicant may not request an amount greater than \$350,000. • The Applicant may not request an amount greater than 20% of the Applicant’s 3-year Projected Total On-Balance Sheet Small Dollar Loans to be closed. • AMIS will require that the Award amount requested be rounded to the nearest thousand (e.g., \$25,000 instead of \$25,225). | <p>Currency</p> |

Question 3b – Requested Award – Technical Assistance

| Question Text | Response | Notes | Field Type |
|--|-----------------|--|-----------------|
| <p>What is the total dollar amount requested for the Technical Assistance Award in this Application?</p> | <p>\$ _____</p> | <ul style="list-style-type: none"> • This question will only appear in the AMIS Application if the Applicant selected a TA-Only or an LLR and TA (Combo) Application. • The SDL Program has identified prohibited practices that the SDL Program Award will not support. Please review the FY 2024 SDL Program NOFA to see these prohibited practices. Additionally, the SDL Program Award will only support a small dollar loan program that meets the statutory requirements described in the FY 2024 SDL Program NOFA. • The Applicant should request an amount that it can use to finance eligible activities with the amount of the SDL Program Award. • The Applicant may not request an amount below \$20,000. • The Applicant may not request an amount greater than \$150,000. • AMIS will require that the award amount requested be rounded to the nearest thousand (e.g., \$125,000 instead of \$125,225). | <p>Currency</p> |
| <p>TA First Payment Amount Requested</p> | <p>\$ _____</p> | <ul style="list-style-type: none"> • This question will only appear in the AMIS Application if the Applicant selected a TA-Only or an LLR and TA (Combo) Application. | <p>Currency</p> |

| Question Text | Response | Notes | Field Type |
|---------------|----------|--|------------|
| | | <ul style="list-style-type: none"> • The Applicant may not request an amount below \$20,000. • The Applicant may not request an amount greater than \$150,000. • Applicants requesting a TA Award to start a <u>new</u> small dollar loan program, must enter an amount that is at least 50% of the TA Award Amount requested in Question 3b above. • Applicants requesting a TA Award to expand an <u>existing</u> small dollar loan program, must enter an amount that is at least 75% of the TA Award Amount requested in Question 3b above. • Applicants should enter an amount that meets the criteria above and that Applicants will be able to expend within 12 months of the award announcement date. | |

| Question 4 – Application Contacts | | | |
|---|----------|---|------------|
| Question Text | Response | Notes | Field Type |
| a. Select your Application Point of Contact from your Organization’s AMIS contacts. | _____ | <ul style="list-style-type: none"> • The Application Point of Contact will receive all communications from the CDFI Fund regarding this Application and if successful, the associated Award. • When you select an Application Point of Contact in AMIS, their address and phone number will populate. Please ensure this information is accurate or you may miss important information about your organization’s Application. • The Point of Contact cannot be a contractor. | Look-up |
| b. Select a second Application Point of Contact from your Organization’s AMIS contacts. | _____ | <ul style="list-style-type: none"> • The Applicant’s second Application Point of Contact <u>must be different</u> than the first Application Point of Contact. • The Point of Contact cannot be a contractor. | Look-up |
| c. Select a third Application Point of Contact from your Organization’s AMIS contacts. | _____ | <ul style="list-style-type: none"> • The Applicant’s third Application Point of Contact <u>must be different</u> than the first and second Application Points of Contact. • The Point of Contact cannot be a contractor. | Look-up |

| Question 5 – Total Estimated Hours to Complete the Application | | | |
|---|------------|---|------------|
| Question Text | Response | Notes | Field Type |
| Estimate the number of hours required to complete the entire Application package. | ____ hours | For the purpose of estimating Application completion hours, Applicants should focus only on the amount of time it took to complete and populate the questions asked in the Application materials. Other activities that are carried out in the normal course of business and are only indirectly related to the completion of this Application (e.g., identifying a lending pipeline, developing a strategic plan or marketing plan, etc.) should not be included in this estimate. This question will not be scored. | Numeric |

| Question 6 – Executive Summary | | | |
|---|---|--|------------|
| Question Text | Response | Notes | Field Type |
| <p>Summarize the key elements of your new or existing small dollar loan program including:</p> <ul style="list-style-type: none"> • The Applicant’s vision for this SDL Program Award request, including the challenge(s)/need(s) you are trying to address, and the anticipated outcomes that will result from your SDL Program Award request strategy. • If applicable, the role the FIDI partner will play in helping the lead Certified CDFI Applicant achieve its strategy/vision and the benefits of the partnership. • If applicable, the role the Certified CDFI partner(s) will play in helping the designated lead Certified CDFI Applicant achieve its strategy/vision and the benefits of the partnership. • How receiving the requested SDL Program Award will allow your organization to achieve key goals you would not have been able to achieve without the Award. • Your organizational capacity, financing activities, and track record that support your ability to execute your strategy. | <p><i>Narrative – 3,000 character limit</i></p> | <ul style="list-style-type: none"> • This is a high-level summary of the Applicant’s strategy/vision. • This will not be scored in the Application Review. | Narrative |

Part 1: Business Strategy and Community Impact

Question 7 – Community Analysis and Small Dollar Financing Gaps

All Applicants should describe the challenges and small dollar financing gaps facing the unbanked and underbanked families and distressed communities. All Applicants should also describe relationships with other organizations that will enhance the Applicant’s strategy to address the needs of consumers who need safe, affordable, and responsible small dollar loans. Also, all Applicants should describe the community impact expected as a result of the proposed small dollar loan program.

| Question Text | Response | Notes | Field Type |
|--|---|--|------------------|
| <p>a. Describe the challenges and small dollar financing gaps facing the unbanked and underbanked families and distressed communities that the Applicant currently serves or new areas it intends to serve. Your discussion should address:</p> <ul style="list-style-type: none"> The nature and extent of the small dollar lending needs. The presence of high-cost lenders (e.g., payday lenders) | <p><i>Narrative – 5,000 characters</i></p> | <ul style="list-style-type: none"> To be completed by all Applicants. Describe the small dollar lending challenges and what types of small dollar financing are missing or not available at affordable, safe, and responsible rates and terms, and why this financing is unavailable in the mainstream financial marketplace. Support your narrative with relevant data where possible. For example, metrics of demand for small dollar lending, whether this unmet demand is more acute among certain subsets of the population and income characteristics of families, the extent of unemployment (if applicable), lack of access to products/services, etc. Be sure to cite the sources of any statistics you provide in your narrative. | <p>Narrative</p> |
| <p>b. Describe relationships with other organizations (e.g., lenders, community organizations, foundations) that will enhance the Applicant’s strategy to address community needs. All Applicants must complete this question regardless of partnership status.</p> <p>For Applicants applying as a Partnership, Applicant needs to discuss how the partnership with a FIDI for an LLR Award or a partnership</p> | <p><i>Narrative – 5,000 character limit</i></p> | <ul style="list-style-type: none"> To be completed by all Applicants. Use examples of relationships that support your strategy. For example, relationships may include working with a local nonprofit to provide financial counseling or partnering with a financial institution to provide bank account services. For Applicants applying as a partnership, the designated lead Certified CDFI Applicant needs to also complete the Partnership Agreement in Appendix 8. | <p>Narrative</p> |

| Question Text | Response | Notes | Field Type |
|---|---|--|------------------|
| <p>between two or more Certified CDFI for a TA Award is integral to the successful completion of the Applicant’s strategic goal(s).</p> | | | |
| <p>c. Select which of the following impacts you expect will result from your SDL Program Award strategy. The impact options are:</p> <ol style="list-style-type: none"> 1. Improved financial strength and stability for low-income and underserved people. 2. Declining borrower delinquency rate. 3. Improved credit history and credit scores. 4. Increased access to mainstream financial products and expanded activity in other credit facilities (e.g., borrower received an auto loan). 5. Increased access to financial education, including credit counseling. 6. Increased borrower savings. 7. Help borrowers consolidate or lower debt costs. 8. Other | <p><i>Picklist</i></p> | <ul style="list-style-type: none"> • Select one more expected SDL Award Impacts based on the Applicant’s strategy. Applicants will not receive a scoring advantage for the choice selected or for selecting more than one impact. • You may also select “Other” and describe “other impacts” in Question 7d. | <p>Picklist</p> |
| <p>d. Discuss how the Applicant intends to achieve the selected impact. If “Other” was selected, please specify the “Other” impacts the Applicant expects will result from its SDL Program Award strategies.</p> | <p><i>Narrative – 1,500 character limit</i></p> | <ul style="list-style-type: none"> • Discuss how the Applicant intends to achieve the selected impact(s) options in Question 7c. If applicable, list “other” impacts that are not listed in Question 7c that will result from the Applicant’s SDL Program Award strategy. | <p>Narrative</p> |

Question 8a (LLR Only) – Proposed Use of SDL Program Award – Loan Loss Reserves (LLR)

Please propose the use of the SDL Program Award dollars. As a condition of a Recipient’s Assistance Agreement, Recipients will be restricted to using their SDL Program Award for the eligible activities selected in this question. Question 8a will only appear in the AMIS Application if the Applicant is applying for an LLR-Only Award per the Applicant’s selection when the Application is created in AMIS.

Reminder: See Section 1, Table 2 of the FY 2024 SDL Program NOFA for the list of prohibited activities and prohibited practices for small dollar loan programs.

| Question Text | Response | Notes | Field Type |
|---|--|---|----------------|
| a. Capitalize Loan Loss Reserves | <i>Auto-populated</i> | <ul style="list-style-type: none">Applicant’s LLR Award amount request will auto-populate based on the selection in Question 3a.Loan Loss Reserves means proceeds from the SDL Program Award the Applicant plans to set aside in the form of cash reserve, or through accounting-based accrual reserves, to cover losses on small dollar loans made through the Applicant’s new or existing small dollar loan program that meets the statutory requirements described in the FY 2024 SDL Program NOFA.The LLR should be a restricted account. | Auto populated |
| b. Describe how the Applicant will use the requested SDL Program Award (LLR) as part of a strategy to launch, expand, and administer a small dollar loan program to address the challenges and small dollar financing gaps you have identified in Question 7. | <i>Narrative – 5,000 character limit</i> | <ul style="list-style-type: none">Describe the structure and strategy of the Loan Loss Reserve account.Discuss the anticipated loss rate and how it was determined (Reference Appendix 2, Table 2b). Resources can include, but are not limited to:<ul style="list-style-type: none">Historical SDL Program analysis (discuss historical portfolio quality indicators such as delinquency rates, write-off trends, and anticipated changes that may influence the LLR level)Research and studiesPeer comparison analysisAnalysis of other internal loan program(s)Other method(s) of analysisDiscuss how the requested LLR Award will be used to launch your small dollar loan program or increase | Narrative |

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| | | <p>the volume of your existing SDL Program. Topics to discuss include, but are not limited to:</p> <ul style="list-style-type: none"> ○ Increased capacity to expand lending into new markets. ○ Ability to attract more capital for SDL financing. ● Discuss projected consumer benefits due to the LLR award. Topics to discuss include, but are not limited to: <ul style="list-style-type: none"> ○ Updating loan underwriting standards to include more market participants. ○ Lowering the cost of borrowing for SDL applicants (interest rates, origination fees, etc.). ● What challenges or financing gaps will you seek to address with this Award? | |
| c. What is the source of the Applicant’s lending capital to support its use of the requested SDL Program Award for LLR as part of a strategy to launch or expand a small dollar loan program? | <i>Narrative – 500 character limit</i> | <ul style="list-style-type: none"> ● Discuss the source of the Applicant’s lending capital to support its use of the SDL Program Award and projections to launch or expand a small dollar loan program. ● The capital that is deployed for small dollar loans cannot be from CDFI Fund Awards. | Narrative |

Question 8b (TA Only) – Proposed Use of SDL Program Award – Technical Assistance (TA)
Please propose the use of the SDL Program Award dollars. As a condition of a Recipient’s Assistance Agreement, Recipients will be restricted to using their SDL Program Award for the eligible activities selected in this question. Question 8b will only appear in the AMIS Application if the Applicant is applying for an TA-Only Award per the Applicant’s selection when the Application is created in AMIS.

Reminder: See Section 1, Table 2 of the FY 2024 SDL Program NOFA for the list of prohibited activities and prohibited practices for small dollar loan programs.

| Question Text | Response | Notes | Field Type |
|-----------------------------|-----------------------|--|----------------|
| a. For Technical Assistance | <i>Auto populated</i> | <ul style="list-style-type: none"> ● TA Award amount requested will auto populate from Question 3b. ● A Technical Assistance award may be used for technology, staff support, and other costs associated with launching and expanding a small dollar loan program that meets the statutory requirements described in the FY 2024 SDL Program NOFA. | Auto populated |

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|--|--|---|-----------------------|
| | | <ul style="list-style-type: none"> See the FY 2024 SDL Program NOFA for a list of eligible and ineligible Technical Assistance activities. | |
| b. TA First Payment Amount Request | <i>Auto populated</i> | <ul style="list-style-type: none"> TA First Payment amount requested will auto populate from Question 3b. The anticipated first payment amount is the estimated amount of the requested TA Award that the Applicant expects to expend on eligible TA activities during the first 12 months of its Period of Performance. The Award announcement signifies the commencement of the Period of Performance. | Currency |
| c. Describe how the Applicant will use the requested SDL Program Award for TA to build capacity to launch, expand, and administer a small dollar loan program to address the challenges and small dollar financing gaps it identified in Question 7. | <i>Narrative – 5,000 character limit</i> | <ul style="list-style-type: none"> Discuss the strategy for how the SDL Program TA Award will be used to launch your small dollar loan program or increase the volume of your existing small dollar program that meets the statutory requirements described in the FY 2024. Include information about intended uses and projected amounts, such as: <ul style="list-style-type: none"> Technology support, including software and peripherals Staff support, including salary and training Credit monitoring and reporting capability Marketing or promotional support Fees for consultants Audit or oversight costs What are the projected consumer benefits of the supported small dollar loan program? What challenges or gaps will the Applicant intends to address with the requested Award? | Narrative |
| d. What is the source of the lending capital to support the Applicant’s use of the requested SDL Program Award for TA as part of a strategy to launch or expand a small dollar loan program? | <i>Narrative – 500 character limit</i> | <ul style="list-style-type: none"> Discuss the source of the Applicant’s lending capital to support its use of the SDL Program Award and projections to launch or expand a small dollar loan program. The capital that is deployed for small dollar loans cannot be from CDFI Fund Awards. | Narrative |
| e. Select the proposed uses and amounts of the SDL Program Award for TA | Picklist and Currency | An Applicant should only select the eligible TA uses that the SDL Program Award for TA will support. | Picklist and Currency |

Question 8c (Both LLR and TA) – Proposed Use of SDL Program Award – Loan Loss Reserves and Technical Assistance

Please propose the SDL Program Award dollars for each of the SDL Program eligible uses. As a condition of their Assistance Agreement, Recipients will be restricted to using their SDL Program Award for the eligible activities selected in this question. Question 8c will only appear in the AMIS Application if the Applicant is applying for an LLR and TA Award (Combo) per the Applicant’s selection when the Application is created in AMIS.

Reminder: See Section 1, Table 2 of the FY 2024 SDL Program NOFA for the list of prohibited activities and prohibited practices for small dollar loan programs.

| Question Text | Response | Notes | Field Type |
|--|---|---|------------------|
| <p>a. Describe how the Applicant will use the requested SDL Program Loan Loss Reserve Award as part of a strategy to launch, expand, and administer a small dollar loan program to address the challenges and small dollar financing gaps you have identified in Q. 7.</p> | <p><i>Narrative 2,500 character limit</i></p> | <ul style="list-style-type: none"> • Describe the structure and strategy of the Loan Loss Reserve account. • Discuss the anticipated loss rate and how it was determined (Reference Appendix 2, Table 2b). <ul style="list-style-type: none"> ○ Resources can include, but are not limited to: ○ Historical SDL Program analysis (discuss historical portfolio quality indicators such as delinquency rates, write-off trends, and anticipated changes that may influence the LLR level) ○ Research and studies ○ Peer comparison analysis ○ Analysis of other internal loan program(s) ○ Other method(s) of analysis ○ Topics to discuss include, but are not limited to: ○ Increased capacity to expand lending into new markets. ○ Ability to attract more capital for SDL financing. • Discuss projected consumer benefits due to the LLR award. Topics to discuss include, but are not limited to: <ul style="list-style-type: none"> ○ Updated loan understanding standards to include more market participants. ○ Lower the cost of borrowing for SDL applicants (interest rates, origination fees, etc.). <p>What challenges or financing gaps will you seek to address with this Award?</p> | <p>Narrative</p> |
| <p>b. Describe how the Applicant will use the requested SDL Program Award for TA to build capacity</p> | <p><i>Narrative 2,500</i></p> | <ul style="list-style-type: none"> • Discuss the strategy for how the Technical Assistance Award will be used to launch the small dollar loan program or increase the volume of the Applicant’s | <p>Narrative</p> |

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|---|---|--|------------------------------|
| <p>to launch, expand, and administer a small dollar loan program to address the challenges and small dollar financing gaps identified in Question 7.</p> | <p><i>character limit</i></p> | <p>existing small dollar program that meets the statutory requirements described in the FY 2024</p> <ul style="list-style-type: none"> • Include information about intended uses and projected amounts, such as: <ul style="list-style-type: none"> ○ Technology support, including software and peripherals ○ Staff support, including salary and training ○ Credit monitoring and reporting capability ○ Marketing or promotional support ○ Fees for consultants ○ Audit or oversight costs <p>What are the projected consumer benefits of the supported small dollar loan program? What challenges or gaps will the Applicant use the Award to address?</p> | |
| <p>c. What is the source of the Applicant’s lending capital to support its use of the requested SDL Program Award for LLR and TA as part of a strategy to launch or expand a small dollar loan program?</p> | <p><i>Narrative – 500 character limit</i></p> | <ul style="list-style-type: none"> • Discuss the source of the Applicant’s lending capital to support its use of the SDL Program Award and projections to launch and expand a small dollar loan program. • The capital that is deployed for small dollar loans cannot be from CDFI Fund Awards. | <p>Narrative</p> |
| <p>d. Select the proposed uses and amounts of the SDL Program Award for TA.</p> | <p><i>Picklist and Currency</i></p> | <p>Applicants should select the eligible TA uses that the SDL Program Award for TA will support.</p> | <p>Picklist and Currency</p> |

Question 9 – Affordable and Responsible Loan Characteristics – The SDL Program encourages the Applicant’s small dollar loan program to offer small dollar loan terms that are affordable and responsible and engage in responsible lending practices. Which of the following lending practices will be included in your proposed small dollar loan program?

Reminder: A small dollar loan program is defined as a program that offers small dollar loans to consumers that meet the statutory requirements listed in Section 1 of the FY 2024 SDL Program NOFA. Also, see Section 1 of the FY 2024 NOFA for the list of prohibited activities and prohibited practices of a small dollar loan program.

The Applicant will generally score more favorably in this section to the extent that its small dollar loan program offers financial products and services with certain characteristics that promote affordable and responsible small dollar lending.

| Question Text | Response | Notes | Field Type |
|---|------------------------|--|-----------------|
| <p>a. For an Applicant’s new or existing small dollar loan program, please select which of the following lending practices and loan characteristics that the Applicant’s small dollar loan program will offer:</p> <ul style="list-style-type: none"> i. Loan term – the loan term is at least 90 days ii. Ability to Repay Underwriting - consider both the borrower's income and expenses (i.e., base lending on a borrower's ability to repay according to the terms of the loan, while meeting other expenses, without needing to refinance/re-borrow, and without relying on collateral) iii. Loan Decision – loan decisions are made within one business day (or 24 hours) after receipt of required documents iv. Automatic Debit Payments – the borrower receives a reduction in its loan rate if | <p><i>Picklist</i></p> | <p>An Applicant should only select the lending practices and loan characteristics that describe its small dollar loan program that the SDL Program Award will support.</p> | <p>Picklist</p> |

| | | | |
|---|---|--|------------------|
| <p>s/he uses automatic debit payments</p> <p>v. Automatic Savings Component – the Applicant’s small dollar loan program offers automatic savings features</p> <p>vi. Access to Financial Education/Credit Counseling – the Applicant’s small dollar loan program offers access to financial education, including credit counseling, particularly if the Applicant offers financial education programs that are used as substitutes for late fees and overdraft fees when borrowers are at risk of incurring a late fee or overdraft fee</p> | | | |
| <p>b. Please describe how the selected lending practices address the financing gaps described in Question 7.</p> | <p><i>Narrative – 4,000 character limit</i></p> | <ul style="list-style-type: none"> For example, if you select that the Applicant’s program will offer financial counseling because of the identified need for financial counseling in the community, describe why it’s needed and how the program will offer financial counseling to all borrowers. Describe how each selected practice addresses the identified community needs and financing gaps. | <p>Narrative</p> |

Question 10 – Description of Applicant’s Small Dollar Loan Product – The purpose of this question is to understand the loan characteristics of the small dollar loan products that the Applicant offers as defined in the FY 2024 SDL Program NOFA.

| Question Text | Response | Notes | Field Type |
|--|---------------|--|-----------------|
| <p>a. Does the Applicant have a history of offering small dollar loan products as defined in the FY 2024 SDL Program NOFA?</p> | <p>Yes/No</p> | <ul style="list-style-type: none"> A small dollar loan program is defined as a program that offers small dollar loans to consumers that meets the statutory requirements described in the FY 2024 SDL Program NOFA. | <p>Picklist</p> |

| Question Text | Response | Notes | Field Type |
|---|--|--|------------------|
| | | <ul style="list-style-type: none"> If Applicants selects “Yes”, Table 2a (Track Record) will populate. | |
| <p>b. If the Applicant does not offer small dollar loan products as defined in the FY 2024 SDL Program NOFA, describe its plan for using an SDL Program Award to launch a small dollar loan program.</p> | <p>Narrative - 3,000 character limit</p> | <ul style="list-style-type: none"> This question will populate if Applicant selects “No” in Question 10a. See the FY 2024 SDL Program NOFA for the lending practices and loan characteristics of the small dollar loan programs that an SDL Program Award will support. This question is only applicable for Applicants with a track record of offering other short-term unsecured loans (i.e. Applicants selected “Yes” to Question 10b). The Applicant’s plan for launching a small dollar loan should include a discussion of the proposed small dollar underwriting standards and processes. | <p>Narrative</p> |
| <p>c. Does the Applicant have a history of offering <u>other</u> short-term unsecured loan products?</p> | <p>Yes/No</p> | <ul style="list-style-type: none"> A short-term unsecured loan product is a loan product that does not meet the definition of a small dollar loan per the FY 2024 SDL Program NOFA but is a 1) loan product that is unsecured; 2) does not exceed \$10,000; and 3) has a maturity of less than three years. | <p>Picklist</p> |
| <p>d. If the Applicant has a history of offering <u>other</u> short-term unsecured loan products, the Applicant should describe how making other short-term unsecured loans supports its ability to carry out the proposed SDL Program Award.</p> | <p>Narrative - 3,000 character limit</p> | <ul style="list-style-type: none"> This question will populate if the Applicant selects “Yes” in Question 10c. A short-term unsecured loan product is a loan product that does not meet the definition of a small dollar loan per the FY 2024 SDL Program NOFA but is a 1) loan product that is unsecured; 2) does not exceed \$10,000; and 3) has a maturity of less than three years. The Applicant should provide the dollar amount and the number of other short-term unsecured loans in each of the last three years. | <p>Narrative</p> |

Table 1 – Small Dollar Loan Products

| Table 1 – Small Dollar Loan Products | | | |
|--|--------------------------------|---|--------------------------------|
| Question Text | Response | Notes | Field Type |
| The Applicant will provide data for each small dollar loan product (up to 3 total) the Applicant offers as well as any new products to be supported by an SDL Program Award. | See <i>Appendix 1, Table 1</i> | See Appendix 1 , Table 1. Applicants should first identify loan product(s) that will be supported by the SDL Program Award. If an Applicant has less than three loan products that will be supported by the SDL Program Award, Applicant should identify loan product(s) that are the most similar and relevant to the loan product that will be supported by the SDL Program Award. | See <i>Appendix 1, Table 1</i> |

Track Record and Projections

Questions 11 and 12 focus on the Applicant’s small dollar lending track record and projections. These questions elaborate on the data requested in the Track Record and Projections related list which can be found in [Appendix 2](#).

| Question 11 – Track Record | | | |
|--|-------------------------------------|---|------------|
| Question Text | Response | Notes | Field Type |
| <p>If applicable, the Applicant should describe its track record of making small dollar loans. Be sure to address:</p> <ul style="list-style-type: none"> How the Applicant’s track record of making small dollar loans supports its ability to carry out the proposed SDL Program Award, including any small dollar lending activities that are similar/relevant to the proposed activities that the SDL Program Award will support. Any trends in the level of activity, for example if your activity has had significant differences in volume from year-to-year or has been relatively steady. | <i>Narrative – 5,000 characters</i> | <p>This question is only applicable for Applicants with a track record of offering small dollar loans per Applicant’s response to Question 10a.</p> <ul style="list-style-type: none"> Please be sure to limit the answer to small dollar lending activities, as described in the NOFA, that have occurred over the previous three years. Be clear about which entity (the Applicant entity or its Subsidiaries) conducted the small dollar lending activities listed in the Appendix 2. DIHC Applicants that intend to carry out the activities of an Award through their Subsidiary Certified CDFI Insured Depository Institution must include the Subsidiary’s activities. Do not include activities of Affiliates. | Narrative |

Table 2a – Track Record

| Table 2a – Track Record | | | |
|--|--------------------------|--|--------------------------|
| Question Text | Response | Notes | Field Type |
| If applicable, the Applicant will provide track record data on its portfolio of small dollar loans (per requirements described in the FY 2024 SDL Program NOFA) in Appendix 2, Table 2a. | See Appendix 2, Table 2a | This Table is only applicable for Applicants with a track record of offering small dollar loans (that meets the statutory requirements described in the FY 2024 SDL Program NOFA) per Applicant’s response to Question 10a. See Appendix 2 , Table 2a. | See Appendix 2, Table 2a |

Question 12 – Projected Performance and Pipeline – Planned Small Dollar Loan Program

The first part of the Application focused on the Applicant’s past capabilities, community needs, financing gaps, and proposed strategies and community impact. For this question, the Applicant will now turn to discussing the future: how, if the Applicant is selected to receive an SDL Program Award, it will use that Award to launch or expand a small dollar loan program.

In conjunction with Table 2b, the Applicant will provide information about its small dollar loan program and the projected small dollar loans that the Applicant will provide to borrowers that the SDL Program Award will support.

Reminder: Prior year recipients must only input projected performance information relevant to the current FY SDL Program Award for which they are applying. Do not include activities covered by prior year awards. Reviewers will assess the adequacy of projections for prior year recipients by reviewing (i) current FY SDL Program Award projections in conjunction with (ii) prior year(s) Assistance Agreement(s) requirements. Prior year recipients will be analyzed on a consolidated basis for all outstanding Assistance Agreement(s) requirements and current FY SDL Program Application projections.

| Question Text | Response | Notes | Field Type |
|--|------------------------------|--|------------|
| a. Describe the Applicant’s projections from Table 2b and the types of small dollar lending activities that will be supported with an SDL Program Award. Be sure to address the following factors: <ul style="list-style-type: none"> How the projections were developed. | Narrative – 5,000 characters | <ul style="list-style-type: none"> To the extent the Applicant is projecting an increased level of SDL financing compared to its track record, describe, in detail, why these projections are deemed to be reasonable. Note any new or established relationships and the staffing plan to help achieve these projections. Details should be included regarding how the projections were developed, including analysis of | Narrative |

| Question Text | Response | Notes | Field Type |
|--|--|---|------------------|
| <ul style="list-style-type: none"> • Risks that may impact the Applicant’s ability to achieve projections and steps to mitigate those risks. • How the projected outputs (e.g., dollars of financing) address the small dollar financing gaps identified in Question 7, if applicable. • Prior year recipients: discuss how the additional Award funds will be deployed in conjunction with prior year award(s) and how the Applicant plans to expand its current SDL Program. | | <p>historical results, or research conducted related to total addressable market and marketing plan.</p> <ul style="list-style-type: none"> • If the Applicant has established relationships, as discussed in Question 7b, that will facilitate creating a solid pipeline of borrowers, please discuss. If applicable, indicate whether such relationships will result in a greater number of small dollar loans (if so, how many) and the extent to which such relationships will allow the Applicant to serve geographic areas you would not otherwise be able to reach. • Note: Prior year recipients must adequately detail how the current FY SDL Program Application projections will be met <u>in addition to</u> requirements set forth by prior year(s) SDL Program Award Assistance Agreement(s). Applicants will be assessed based on the adequacy of projections for prior year recipients by reviewing (1) current FY SDL Program Award projections in conjunction with (2) prior year(s) Assistance Agreement(s) requirements. | |
| <p>b. Describe how the Applicant will build/manage its pipeline of potential small dollar loan borrowers, addressing the following items:</p> <ul style="list-style-type: none"> • Describe the current pipeline and/or inquiries for small dollar loans. • Describe how new/established borrower relationships, referral sources, and existing/potential partners will help the Applicant build/manage a pipeline of small dollar loan borrowers. • Describe how the SDL Program Award will be utilized to assist in attracting additional borrowers. • Describe the factors the Applicant looks for when selecting and prioritizing potential borrowers. | <p><i>Narrative – 4,000 characters</i></p> | <ul style="list-style-type: none"> • Describe how the Applicant will achieve its projections. If the Applicant has an existing small dollar loan program, describe how it will achieve your projections beyond the existing pipeline. • If an Applicant intends to operate its program in areas new to the Applicant, describe how it intends to build a pipeline of borrowers in these new markets. | <p>Narrative</p> |

Table 2b – Projections and Plans

| Table 2b – Projections and Plans | | | |
|--|---------------------------------|--|---------------------------|
| Question Text | Response | Notes | Field Type |
| Provide data on the Applicant’s projected performance and small dollar loan activities that the FY 2024 SDL Program Award will support over the projection period. | <i>See Appendix 2, Table 2b</i> | <p>See Appendix 2, Table 2b.</p> <p>Reminder: Prior year recipients must <u>only</u> input projected performance information relevant to the FY 2024 SDL Program Award for which they are applying. Do not include activities covered by prior year SDL Program Awards.</p> <p>Do not include data that will not be supported by the FY 2024 SDL Program Award.</p> | See Appendix 2, Table 2b. |

Part 2: Organizational Capacity

The CDFI Fund will evaluate the Applicant’s organizational capacity and ability to successfully undertake its proposed SDL Program activities and meet SDL Program Award requirements.

| Question 13 – Key Personnel | | | |
|--|--|--|-----------------------|
| Question Text | Response | Notes/Guidance | Field Type |
| <p>a. Complete Appendix 3 for key personnel that will be involved in managing the SDL Program Award. Applicants will be able to list up to 10 individuals. Select the individuals that will be most important in managing the SDL Program Award. This will most likely be a mix of senior leadership support and managers running the Program.</p> | <p>See Appendix 3</p> | <p>See Appendix 3.</p> | <p>See Appendix 3</p> |
| <p>b. Discuss the number of staff who currently administer the small dollar loan program (if applicable) and how many will administer the program during the Period of Performance</p> <p>Describe the staff members’ roles in managing the small dollar loan program and the SDL Program Award.</p> | <p><i>Narrative – 1,000 characters</i></p> | <ul style="list-style-type: none"> • Discuss the number of staff who are currently managing the Applicant’s small loan program and the number of staff that will be added to administer the small dollar loan program, should you receive an SDL Program Award. • Discuss the staff’s planned roles and responsibilities in managing the small dollar loan program and SDL Program Award, if received. | <p>Narrative</p> |

| Question 14 – Previous Awards | | | |
|--|--------------------------------|---|----------------|
| Question Text | Response | Notes/Guidance | Field Type |
| a. Appendix 4 will list previous awards from the CDFI Fund received by the Applicant and its Affiliates. | See Appendix 4 | <ul style="list-style-type: none"> • See Appendix 4. • This information should pre-populate in AMIS. If it does not, contact the AMIS Help Desk to ensure all your Affiliates are linked. | See Appendix 4 |
| b. Is the Applicant or any Affiliates currently the subject of an unresolved audit or investigation by the Office of the Inspector General (OIG) for any Federal Agency? | Yes/No | Indicate “Yes” or “No.” | Picklist |
| c. If response to Question 14b is “Yes,” please explain the nature of the audit or investigation by the Office of the Inspector General (OIG). | Narrative - 2000 characters | Discuss the nature of the unresolved audit or OIG investigation. Describe key issues, timeline, and any mitigating factors. | Narrative |

Question 15 – Financial Health - In this section, Applicants will provide financial data about their organization(s).

Applicants should refer to [Appendix 5: Application Financial Data Inputs](#) and [Appendix 5a: Application Financial Data Glossary of Terms](#) for definitions and further guidance for completing the Application Financial Data section.

Question 16 – Compliance Risk Evaluation - This section contains questions that are used to calculate an Applicant’s Total Compliance Composite Score.

The CDFI Fund will conduct a compliance risk evaluation for all Applicants in order to ensure that the Applicant does not have major internal management or compliance concerns. Please see [Appendix 6: Compliance Evaluation Questions](#) for the specific questions and additional information.

Appendix 1: Small Dollar Loan Products

Instructions for Completing Table 1

In **Table 1**, the Applicant will provide the following data for each small dollar loan product the Applicant offers as well as any new products to be supported by an SDL Program Award.

The purpose of Table 1 is for the Applicant to provide information on its small dollar loan product(s). For example, an organization may describe small dollar loan products such as credit builder loans or emergency loans in this table. Applicants will have the option to provide this information for up to three small dollar loan products. Applicants should first identify loan product(s) that will be supported by the SDL Program Award. If an Applicant has less than three loan products that will be supported by the SDL Program Award, it should identify loan product(s) that are the most similar and relevant to the loan product that will be supported by the SDL Program Award.

For Applicants applying as a Partnership, the Applicant should only provide data on its loan products that will be supported by the SDL Program Award.

Comparative interest rates and terms should reflect what is available in the market for similar products. Tie the products to needs and financing gaps described in the Application.

| Table 1: Small Dollar Loan Products | | |
|--|--|----------------------------|
| AMIS Field Name | Notes/Guidance | Field Type |
| Name of the Small Dollar Loan Product | Name of the small dollar loan product <ul style="list-style-type: none"> e.g., Bank 123 Small Dollar Loan Product | Narrative – 75 Characters |
| Is this a new product? | Yes/No | Picklist |
| Description & Financing Gap | Describe the small dollar loan product and the financing need/gap it addresses. | Narrative – 500 Characters |
| Will the SDL Program Award be used to support the small dollar loan product described in this Table? | Yes/No | Picklist |
| Maximum Loan Amount | Enter the maximum loan amount that will be supported by the Applicant’s small dollar loan product. If the SDL Program Award will be used to support the loan product, the maximum loan amount cannot exceed \$2,500. | Currency |

| | | |
|--|---|----------------------------|
| Maximum Annual Percentage Rate (APR) | Enter the maximum all-inclusive APR. If the SDL Program Award will be used to support the loan product, the maximum APR cannot exceed the lower of the following two rates: 1) an all-inclusive 36% APR; or 2) the interest rate limit as set by the state agency that oversees financial institutions in your state. | Percentage |
| Maximum Annual Percentage Rate (APR) Justification | This is only required if the Applicant's Max APR is greater than 18%. Please include an explanation if the all-inclusive interest rate that the Applicant proposes to offer on its small dollar loan product is higher than 18%, but within the SDL Program limit of 36% all-in APR. | Narrative – 500 Characters |
| Estimated Average Interest Rate | Enter the estimated average interest rate. | Percentage |
| Comparative Average Interest Rate | Identify the comparable average interest rate offered by others. | Percentage |
| Comparative Interest Rates | Discuss comparative interest rates. The answer should reflect what is available in the market for similar loan products. | Narrative – 500 Characters |
| Amortization/Repayment Terms | Discuss amortization terms. | Narrative – 500 Characters |
| Comparative Amortization/Repayment Terms | Discuss comparable amortization/repayment terms offered by others. | Narrative – 500 Characters |
| Security Position (1 st , 2 nd , etc.) /Collateral | Discuss the security position (1 st , 2 nd , etc.) and/or collateral. If secured, please describe nature of security. Please note secured loans are a prohibited practice unless they are credit builder loans or loans with a savings component. | Narrative – 500 Characters |
| Proof of Income | Yes/No | Picklist |
| Prepayment Penalties | Yes/No. If the SDL Program Award will be used to support the loan product, the response must be “No”. | Picklist |
| Loan Application Fee | Enter amount | Currency |
| Late Fee | Enter amount | Currency |
| Credit Bureau Reporting | Yes/No. If the SDL Program Award will be used to support the loan product, the response must be “Yes”. | Picklist |
| Credit Score Requirements | Yes/No | Picklist |
| Financial Education Requirement | Yes/No | Picklist |

Appendix 2: Track Record and Planned Small Dollar Loan Program

Instructions for Completing Track Record Table (Table 2a)

Instructions for Table 2a: Applicants will only complete Table 2a if they have historically offered small dollar loan product(s). Please provide the requested track record information on the Applicant’s portfolio of small dollar loans in Table 2a, as applicable. Table 2a (as applicable) should be completed based solely on lending activities undertaken by the Applicant. If the Applicant is a Certified CDFI Depository Institution Holding Company that intends to carry out the activities of an SDL Program Award through its Certified CDFI Subsidiary Insured Depository Institution, it must provide the track record information only for its Certified CDFI Subsidiary Insured Depository Institution that will administer the SDL Program Award.

Table 2a: Track Record of Small Dollar Loan Products

Table 2a is focused on the Applicant’s track record of providing small dollar loan products. The information should reflect only the small dollar loans made by your organization. All data entered in Table 2a should be based on the date the small dollar loans closed.

Please note that the Average Loan Size (\$) for the three projected years must be \$2,500 or less. Applicants will encounter a validation error if the Average Loan Size exceeds \$2,500, and they will not be able to complete this table and submit the Application.

| Table 2a – Track Record – Existing Small Dollar Loan Products | | | Track Record (in \$/#) | | | |
|---|--|------------|------------------------|-----------|-----------|-----------------|
| Applicants should only provide information about its small dollar loan program. | | | by Fiscal Year End | | | |
| AMIS Field Name | Notes/Guidance | Field Type | 2020 | 2021 | 2022 | Total (Average) |
| Closed Loans (\$) | Enter the dollar amount of closed small dollar loans in each year. | Currency | \$___ | \$___ | \$___ | Auto-Calc |
| Closed Loans (#) | Enter the number of closed small dollar loans in each year. | Number | #___ | #___ | #___ | Auto-Calc |
| Average Loan Size (\$) | Auto-Calc | Currency | Auto-Calc | Auto-Calc | Auto-Calc | Auto-Calc |
| Delinquency Rate (90+ days) | Enter the 90+ day delinquency rate in each year for the small dollar loan portfolio. | Percentage | %___ | %___ | %___ | Avg Calc |

| Table 2a – Track Record – Existing Small Dollar Loan Products | | | Track Record (in \$/#) | | | |
|---|--|------------|------------------------|-----------|-----------|-----------------|
| Applicants should only provide information about its small dollar loan program. | | | by Fiscal Year End | | | |
| AMIS Field Name | Notes/Guidance | Field Type | 2020 | 2021 | 2022 | Total (Average) |
| Write-Offs (\$) | Enter the total amount of write-offs in each year for the small dollar loan portfolio. | Currency | \$____ | \$____ | \$____ | Auto-Calc |
| Write-Offs (#) | Enter the total number of write-offs in each year for the small dollar loan portfolio. | Number | #____ | #____ | #____ | Auto-Calc |
| Write-off (%) | Auto-Calc | Percentage | Auto-Calc | Auto-Calc | Auto-Calc | Auto-Calc |
| Loan Loss Reserves (\$) | Enter the amount of LLR in each year for the small dollar loan portfolio. | Currency | \$____ | \$____ | \$____ | Auto-Calc |
| Loan Loss Reserves (%) | Auto-Calc | Percentage | %____ | %____ | %____ | Avg Calc |

Instructions for Completing Projections Table (Table 2b)

Instructions for Table 2b: All Applicants need to complete Table 2b. Please provide the information requested about the Applicant’s projected volume for the small dollar loan product(s) that the SDL Program Award request will support in Table 2b. **Table 2b should only contain data for activities undertaken as a result of the Applicant’s requested FY 2024 SDL Program Award.** Do not include data on activities unrelated to the Applicant’s requested SDL Program Award. The projections in Table 2b will be used to determine the Performance Goals and Measures for the Award and will become conditions of the Assistance Agreement, if the Applicant are selected to receive an SDL Program Award. If the Applicant is a Certified CDFI Depository Institution Holding Company that intends to carry out the activities of an SDL Program Award through its Subsidiary Certified CDFI Insured Depository Institution, it should include projected data by the Subsidiary Certified CDFI Insured Depository Institution that will administer the SDL Program Award.

Table 2b: Projections and Planned Small Dollar Loan Program

The first part of the SDL Program Application focused on the Applicant’s past capabilities, community needs and other information, and proposed strategies. Table 2b focuses on the Applicant’s small dollar loan program and its projected small dollar loans that the Applicant will provide to borrowers through a program that the SDL Program Award will support. As a reminder, the SDL Program Award will support the Applicant’s small dollar loan program that offers small dollar loans to consumers that meets the statutory requirements described in the FY 2024 SDL Program NOFA.

Be sure to assess your capabilities and historical financial data when are completing Table 2b, as selected data provided in this table will be used to establish the Performance Goals the organization must meet if you receive an SDL Program Award.

The dollar amounts and loan numbers should reflect only the small dollar loans that will be made by the Applicant with the support of the FY 2024 SDL Program Award. The Applicant should not include activities that are not directly supported by the FY 2024 SDL Award request.

Applicants should identify which SDL products from [Appendix 1](#) are included in Table 2b.

The PG&Ms will be determined, in part, on the information that the Applicant provides in the projection table. If the Applicant is selected to receive an SDL Program Award, it must meet annual PG&Ms in order to remain compliant with its Award.

Data Validations in Table 2b

The following data validations are in place to ensure that accurate data is entered in Table 2b. Applicants will not be able to complete this table and submit the Application with validation errors.

TA-Only Applicants

- The Average Loan Size (\$) for the three projected years must be \$2,500 or less.

LLR-Only Applicants & LLR and TA Applicants (Combo Applicants)

- The Average Loan Size (\$) for the three projected years must be \$2,500 or less.
- The average Loan Loss Reserves percentage for the three projected years must be 20% or less of the average Closed Loans amount.
- The Total Loan Loss Reserves Amount (the last row in the table) must equal the LLR Award Request Amount in Application Question 3a.

| Table 2b – Projections for Applicant’s small dollar loan program that the SDL Program Award will support | | | Projected Amount (in \$/#) by Fiscal Year End | | | |
|--|--|------------|--|---------------------------------|---------------------------------|-----------------|
| AMIS Field Name | Notes/Guidance | Field Type | Period of Performance Year 1 | Period of Performance Year 2 | Period of Performance Year 3 | Total (Average) |
| Closed Loans (\$) | Enter the projected dollar amount of closed loans for each year. | Currency | \$____ | \$____ | \$____ | Auto-Calc |
| Closed Loans (#) | Enter the projected number of closed loans for each year. | Number | #____ | #____ | #____ | Auto-Calc |

| Table 2b – Projections for Applicant’s small dollar loan program that the SDL Program Award will support | | | Projected Amount (in \$/#) by Fiscal Year End | | | |
|--|---|-------------------|--|---------------------------------|---------------------------------|------------------|
| AMIS Field Name | Notes/Guidance | Field Type | Period of Performance Year 1 | Period of Performance Year 2 | Period of Performance Year 3 | Total (Average) |
| Average Loan Size (\$) | <i>Auto-Calc</i> | Currency | <i>Auto-Calc</i> | <i>Auto-Calc</i> | <i>Auto-Calc</i> | <i>Auto-Calc</i> |
| Delinquency Rate (90+ days) | Enter the projected 90+ day delinquency rate in each year. | Percentage | %__ | %_____ | %_____ | <i>Avg Calc</i> |
| Write-offs (\$) | Enter the projected total dollar amount of write-offs in each year. | Currency | \$__ | \$_____ | \$_____ | <i>Auto-Calc</i> |
| Write-offs (#) | Enter the projected total number of write-offs in each year. | Number | #__ | #_____ | #_____ | <i>Auto-Calc</i> |
| Write-offs (%) | <i>Auto-calc</i> | <i>Percentage</i> | <i>Auto-Calc</i> | <i>Auto-Calc</i> | <i>Auto-Calc</i> | <i>Auto-Calc</i> |
| Loan Loss Reserves (\$) | Enter the projected amount of LLR in each year. | Currency | \$__ | \$_____ | \$_____ | <i>Auto-Calc</i> |
| Loan Loss Reserves (%) | <i>Auto-calc</i> | <i>Percentage</i> | <i>Auto-Calc</i> | <i>Auto-Calc</i> | <i>Auto-Calc</i> | <i>Auto-Calc</i> |
| Financial Education, including Credit counseling (#) | Enter the projected number of borrowers to receive financial counseling in each year. | Number | #__ | #_____ | #_____ | <i>Auto-Calc</i> |
| Average Credit Score (#) | Enter the projected average borrower credit score for each year. | Number | #__ | #_____ | #_____ | <i>Auto-Calc</i> |
| Total Loan Loss Reserves Amount (\$) | | | | | | <i>Auto-Calc</i> |

Appendix 3: Key Personnel

The Applicant may enter up to 10 individuals (from the management team, staff, consultants, or contractors) who are integral to the implementation of the Applicant’s small dollar loan program that the SDL Program Award will support. Do not include members of the Board of Directors. The CDFI Fund will only evaluate the 10 individuals entered in the Key Personnel Appendix.

FOR CERTIFIED CDFI DEPOSITORY INSTITUTION HOLDING COMPANIES ONLY: If the Applicant is a Certified CDFI Depository Institution Holding Company that intends to carry out the activities of an SDL Program Award through its Subsidiary Certified CDFI Insured Depository Institution, be sure to include information on key personnel of the Subsidiary Certified CDFI Insured Depository Institution that will administer the SDL Program Award.

| Key Personnel | | | |
|---|--|--|-------------|
| AMIS Field Name | Response | Notes | Field Type |
| Name | _____ | Enter the name of the key personnel. | Text |
| Title | _____ | Enter the title of the key personnel. | Text |
| Firm | _____ | Enter the name of the firm with which the key personnel are affiliated. | Text |
| Years in the Field | _____ years | Enter the number of years key personnel has worked in the field. | Numeric |
| Years with Applicant | _____ years | Enter the number of years key personnel has worked for the Applicant. | Numeric |
| Position Held with Applicant (select all that apply) | <input type="checkbox"/> <i>Executive Director or Equivalent</i> <input type="checkbox"/> <i>Chief Financial Officer or Equivalent</i> <input type="checkbox"/> <i>Loan / Investment Officer or Equivalent</i> <input type="checkbox"/> <i>Development Officer</i> <input type="checkbox"/> <i>Compliance Officer</i> <input type="checkbox"/> <i>Contracted Consultant</i> <input type="checkbox"/> <i>Other Key Management</i> <input type="checkbox"/> <i>Other Position Held with the Applicant</i> <i>If Other, Please Specify</i> _____ | You may select more than one option if the person has held or holds more than one position with the Applicant. | Check Boxes |

| AMIS Field Name | Response | Notes | Field Type |
|--|---|--|-------------|
| Duties to be Provided for the Applicant (select all that apply) | <input type="checkbox"/> <i>Capital-Raising</i> <input type="checkbox"/> <i>Asset Management (Loan Portfolio)</i> <input type="checkbox"/> <i>Program Compliance</i> <input type="checkbox"/> <i>Sourcing/Loan Underwriting</i> <input type="checkbox"/> <i>Loan Servicing</i> <input type="checkbox"/> <i>Community Outreach</i> <input type="checkbox"/> <i>Legal Services</i> <input type="checkbox"/> <i>Other Duty to be Provided</i> <i>If Other Duty to be Provided, Please Specify</i> _____ | <ul style="list-style-type: none"> • Select the duties the individual will perform relative to administering the requested SDL Program Award. • The Applicant may select more than one option if the person will perform more than one duty. | Check Boxes |

Appendix 4: Previous CDFI Fund Awards

The following information is for each of the prior CDFI Fund awards that the Applicant and/or any Affiliates have received (as of the Application deadline) and will be auto-populated by AMIS.

| Previous CDFI Fund Awards | | | |
|-----------------------------|-----------------------|--------------------------------|----------------|
| AMIS Field Name | Response | Notes | Field Type |
| Name of Award | <i>Auto-populated</i> | Award Name to be populated | Auto-Populated |
| Award Amount | <i>Auto-populated</i> | Award Amount to be populated | Auto-Populated |
| Award Date | <i>Auto-populated</i> | Award Date to be populated | Auto-Populated |
| Control/Award Number | <i>Auto-populated</i> | Control Number to be populated | Auto-Populated |

Appendix 5: Application Financial Data Inputs

Overview

This Appendix provides a list of all required Application Financial Data input fields organized by Institution Type: (i) Unregulated Applicants, (ii) Credit Union Applicants, (iii) Bank and Bank Holding Company Applicants, and (iv) cooperativa Applicants. For convenience, the CDFI Fund has also provided a blank Excel workbook entitled “Application Financial Data Inputs Workbook” that can be used by Applicants to gather all required Application Financial Data offline before entering it into AMIS.

Note that each Application Financial Data input field is required in AMIS and you will not be able complete the Application Financial Data subsection until all fields are populated with a numeric value greater than or equal to zero (“ ≥ 0 ”).

Note: For any item that is listed where your organization has no data, you must enter the number zero (“0”). AMIS will return a red error message if the required response to a field is not provided.

All numbers related to an Applicant’s equity and loan portfolios must be entered as a positive whole integer, greater or equal to zero (“ ≥ 0 ”). This includes the line item for “Allowance for Loan and Lease Losses” (ALLL) listed under the “Assets” grouping on the Application Financial Data Input page. Auditors commonly express ALLL as a contra asset and present it as a negative number on audited financial statements. In such instances, where ALLL is a negative number on an Applicant’s financial statements, the Applicant must convert this number to its absolute value (a positive number) and enter this positive number in the Application Financial Data inputs subsection for the ALLL line item.

In instances other than line items related to the Applicant’s equity and loan portfolios where the Applicant has a negative value expressed on its Audit or internal financial statements, Applicants are to enter a zero (“0”) on the corresponding line item on the Application Financial Data inputs page. Applicants who need to enter a “0” instead of a negative number(s) are to provide an explanation of each of these entries in the “Application Narrative” subsection under the “Financial Position” question response box.

Financial Data Inputs for Unregulated Applicants

Background

The following table provides guidance and definitions for entering required Application Financial Data inputs into AMIS for Unregulated Applicants. To ease the use of this appendix, line items are organized in groups (Assets, Liabilities, Net Assets, Income/Revenue, Expenses, Loan Portfolio, and Equity Portfolio), and appear in the same order as they appear online in the AMIS Application Financial Data inputs page (as opposed to being organized alphabetically).

In instances where the required Application Financial Data inputs have a corresponding definition within Generally Accepted Accounting Principles (GAAP), the definitions are drawn directly from GAAP. In instances where there is no corresponding concept defined in GAAP, the CDFI Fund has provided definitions to aid Applicants in entering the correct Application Financial Data inputs in AMIS.

Historic years are based on the three most recent completed audited fiscal year ends. Applicants should enter financial data that aligns with financial audits or call reports. Current year is the fiscal year the Applicant is currently in. The Projected period starts with the period of the next fiscal year. The years are automatically generated based on most recent completed audit. Note: For Applicants without audited statements, the most recent completed fiscal year should be the final historic year. Applicants are required to confirm accurate years for Historic, Current and Projected when the Application is opened.

Financial Data Inputs for Unregulated Applicants

| Unregulated Applicant Financial Data | | | Required in AMIS for: | | |
|--|---|---|-----------------------|---------|-----------|
| AMIS Field Name | Notes/Guidance | Also referred to as: | Historic | Current | Projected |
| Assets | | | | | |
| 1. Unrestricted Cash and Cash Equivalents (\$) | The value of unencumbered assets that are cash or can be converted into cash within 3 months. | N/A | ✓ | ✓ | ✓ |
| 2. Cash Restricted for Operations (\$) | The dollar amount of cash, if any, restricted by a CDFI to fund its operations. Restricted cash appears noted on a CDFI's balance sheet as either "restricted cash" or as "other assets" restricted for operations. | Restricted Cash: Operations. Restricted Operating Cash. Restricted Cash (Operations). | ✓ | ✓ | |

| Unregulated Applicant Financial Data | | | Required in AMIS for: | | |
|--|---|---|-----------------------|---------|-----------|
| AMIS Field Name | Notes/Guidance | Also referred to as: | Historic | Current | Projected |
| 3. Other Real Estate Owned (OREO) (\$) | In general, real estate, including capitalized and operating leases, that is acquired through any means, in full or partial satisfaction of a Debt previously contracted. | Other property. Other real property. Distinct from Property, Plant and Equipment (PP&E). | ✓ | ✓ | |
| 4. Current Assets (\$) | Cash and other Assets or resources commonly identified as those which are reasonably expected to be realized in cash or sold or consumed during the normal operating cycle of the business (or one year whichever is longer). | Total current assets. | ✓ | ✓ | |
| 5. Allowance for Loan and Lease Losses (\$) | Account value for unidentified Loan or Investment losses, inclusive of depository loss reserve as of the reporting period end. This appears as a contra Asset on the balance sheet. | Allowance for Loan Losses (ALL). Loan Loss Reserves (LLR). | ✓ | ✓ | |
| 6. Total Assets (\$) | The total value of the sum of all Assets. | Total Current and Long-Term Assets. | ✓ | ✓ | ✓ |
| Liabilities | | | | | |
| 7. Total Current Liabilities (\$) | The value of Debts, obligations, or Payables due within 12 months. | Current Liabilities. | ✓ | ✓ | |
| Net Assets | | | | | |
| 8. Unrestricted Net Assets (\$) | Unrestricted Net Assets is the part of Net Assets of a nonprofit organization that is neither “Permanently Restricted” nor “Temporarily Restricted” by donor-imposed stipulations. | UNA. Unrestricted Net Assets and Equity. | ✓ | ✓ | ✓ |
| 9. Available Financing Capital (\$) | Assets that can be used for financing activities that have not already been committed, disbursed, or restricted for other purposes. Capital can include debt, grants, net assets, retained earnings, deposits, and secondary capital. | Capital Available for Financing. Capital Available (Financing). Total Capital Available: Financing. | ✓ | ✓ | ✓ |

| Unregulated Applicant Financial Data | | | Required in AMIS for: | | |
|--|--|---|-----------------------|---------|-----------|
| AMIS Field Name | Notes/Guidance | Also referred to as: | Historic | Current | Projected |
| 10. Total Financing Capital (\$) | All capital either currently available or currently in use for financing activities. Capital can include debt, grants, net assets, retained earnings, deposits, and secondary capital. <i>Note: This data point includes "Available Financing Capital (\$)" and therefore should be equal to or greater than the value entered for "Available Financing Capital (\$)" above.</i> | Total Capital: Financing. | ✓ | ✓ | ✓ |
| 11. Total Net Assets or Equity (\$) | The residual interest in the Assets of an entity that remains after deducting its Liabilities. Liabilities include all "Unrestricted," "Temporarily Restricted" and "Permanently Restricted" Net Assets. | Total Equity Capital. Net Assets. Net Worth. Total Net Worth. | ✓ | ✓ | |
| Income/Revenue | | | | | |
| 12. Interest Revenue (\$) | A financial measure calculated as the sum of money the institution earns in interest on its assets (commercial loans, personal mortgages, etc.). This figure is calculated by adding up the amount of interest earned on assets. | Total Interest Revenue. Interest Income. Total Interest Income. | ✓ | ✓ | |
| 13. Earned Revenue (\$) | Revenue generated by Assets and activities, excluding Grants and Contributions. <i>Note: For CDFIs earned revenue typically includes interest revenue and payment received for providing programs and services.</i> | Total Earned Revenue. | ✓ | ✓ | |
| 14. Operating Revenue (\$) | Revenue generated by Assets and activities, including Grants and Contributions. | Total Operating Revenue. | ✓ | ✓ | ✓ |
| 15. Government Grants (\$) | Financial assistance provided by Federal, State and Local Agencies to carry out a public purpose authorized by law, not including subsidies, Loans, Loan Guarantees, or insurance. | Government Grants. | ✓ | ✓ | ✓ |

| Unregulated Applicant Financial Data | | | Required in AMIS for: | | |
|--------------------------------------|---|-----------------------------------|-----------------------|---------|-----------|
| AMIS Field Name | Notes/Guidance | Also referred to as: | Historic | Current | Projected |
| 16. Total Revenue (\$) | The total value of Income from all sources within the current operating cycle. | Total Income. | ✓ | ✓ | ✓ |
| Expenses | | | | | |
| 17. Interest Expense (\$) | The cost incurred by an entity for borrowed funds. Interest Expense is an expense shown on the income statement. It is essentially calculated as the interest rate times the outstanding principal amount of the debt. | Total Interest Expenses. | ✓ | ✓ | |
| 18. Operating Expense (\$) | Expenses related to everyday business operations, such as Interest Expense, staff salaries, professional fees, depreciation, and Provision for Loan Losses, among others. | Total Operating Expenses. Op. Ex. | ✓ | ✓ | ✓ |
| 19. Non-cash Expenses (\$) | Non-cash expenses are “paper” expenses and do not involve an outflow of cash. Such non-cash expenses include depreciation expense and allowance for loan and lease losses expense on the income statement. | Non-cash Expenses. | ✓ | ✓ | |
| 20. Total Expenses (\$) | The total value of all operational and non-operational Expenses (including Interest, financing cost, depreciation, amortization, and loan loss provision) incurred during the current reporting period, not including provision for income tax. | Total Expenses. | ✓ | ✓ | ✓ |
| Loan Portfolio | | | | | |

| Unregulated Applicant Financial Data | | | Required in AMIS for: | | |
|---|--|--|-----------------------|---------|-----------|
| AMIS Field Name | Notes/Guidance | Also referred to as: | Historic | Current | Projected |
| 21. Total On-Balance Sheet Loan Portfolio (\$) | The gross dollar amount (\$) of loans receivable as reported in the organization’s statement of financial condition or balance sheet. Gross loans receivable are the principal amount of loans receivable held by an organization that represents the amount still owed to the organization by its borrowers without giving effect to any allowance for the collectability thereof (i.e. before loan loss reserves are calculated). In contrast to “On-Balance Sheet Loans Closed (\$)”, this entry reflects the amount outstanding at a specific date in time at the end of the reporting period. | On-Balance Sheet Loan Portfolio. Total Loan Portfolio. Total Outstanding Loan Portfolio. | ✓ | ✓ | ✓ |
| 22. Total On-Balance Sheet Loan Portfolio (#) | The total number (#) of loans receivable as reported in the organization’s statement of financial condition or balance sheet. | On-Balance Sheet Loan Portfolio (total number of loans). | ✓ | ✓ | ✓ |
| 23. Commitments (\$) | The total dollar amount (\$) of loan and Equity Investment commitments made by a CDFI to borrowers or investees that have not yet been disbursed, but for which the CDFI has reserved cash, cash equivalents, or other assets to fund at a later date (e.g., a loan that is closed but not yet disbursed; a loan that has been provisionally approved, but will not be closed or disbursed until a borrower meets certain terms and conditions; a loan that has been approved by a loan committee, but not yet closed). | Commitments. | ✓ | ✓ | ✓ |
| 24. On-Balance Sheet Loans Closed (\$) | The gross dollar amount (\$) of loans closed during the reporting period. In contrast to the “ Total On-Balance Sheet Loan Portfolio (\$) ” this entry reflects activities over the reporting period, as opposed to an amount outstanding at a specific date in time at the end of the reporting period. | On-Balance Sheet Loans Closed (\$). | ✓ | ✓ | ✓ |

| Unregulated Applicant Financial Data | | | Required in AMIS for: | | |
|---------------------------------------|--|---|-----------------------|---------|-----------|
| AMIS Field Name | Notes/Guidance | Also referred to as: | Historic | Current | Projected |
| 25. On-Balance Sheet Loans Closed (#) | The total number (#) of loans closed during the reporting period. In contrast to the “ Total On-Balance Sheet Loan Portfolio (#) ”, this entry reflects activities over the reporting period, as opposed to an amount outstanding at a specific date in time at the end of the reporting period. | On-Balance Sheet Loans Closed (#). | ✓ | ✓ | ✓ |
| 26. Charge-offs (\$) | The dollar amount (\$) of a receivable, primarily a loan, that has been determined to be a loss or non-recoverable during the repayment cycle and that has been taken off the balance sheet as a loss during the reporting period. This is a direct reduction of the carrying amount of a financial asset measured at amortized cost resulting from uncollectibility. A financial asset is considered uncollectible if the entity has no reasonable expectation of recovery. | Charge-off. Write-off. Bad Debt Expense. | ✓ | ✓ | |
| 27. Charge-offs (#) | The total number (#) of receivables, primarily loans, that have been determined to be a loss or non-recoverable during the repayment cycle and that have been taken off the balance sheet as a loss during the reporting period. | Charge-off. Write-off. Bad Debt Expense. | ✓ | ✓ | |
| 28. Troubled Debt Restructuring (\$) | The total dollar amount (\$) of all debt restructured during the reporting period by a creditor for economic or legal reasons related to the debtor’s financial difficulties and/or inability to pay and perform as agreed. | TDR | ✓ | ✓ | |
| 29. Recoveries (\$) | The total dollar amount (\$) of all gross recoveries on charged-off loans, less any related expenses, collected during the current reporting period. | Recoveries on Previously Charged Off Loans. | ✓ | ✓ | |
| 30. Recoveries (#) | The total number (#) of loans with gross recoveries collected on during the current reporting period. This is the count (#) of loans included in the Recoveries (\$) line item above. | Recoveries on Previously Charged Off Loans. | ✓ | ✓ | |

| Unregulated Applicant Financial Data | | | Required in AMIS for: | | |
|---|--|--|-----------------------|---------|-----------|
| AMIS Field Name | Notes/Guidance | Also referred to as: | Historic | Current | Projected |
| 31. Loans 90 Days (or more) Past Due (\$) | The total dollar amount (\$) amount of all loans 90 or more days past due. Loans should be considered past due if any part of the payment is past due. | Total loans 90+ days past due. PAR 90. | ✓ | ✓ | |
| 32. Loans 90 Days (or more) Past Due (#) | The total number (#) of all loans 90 or more days past due. Loans should be considered past due if any part of the payment is past due. | Total loans 90+ days past due. PAR 90. | ✓ | ✓ | |
| 33. Loans Delinquent 61 to 89 days (\$) | The total dollar amount (\$) amount of all loans 61 to 89 days past due. Loans should be considered past due if any part of the payment is past due. | Total loans 61 to 89 days past due. | ✓ | ✓ | |
| 34. Loans Delinquent 61 to 89 days (#) | The total number (#) of all loans 61 to 89 days past due. Loans should be considered past due if any part of the payment is past due. | Total loans 61 to 89 days past due. | ✓ | ✓ | |
| 35. On-Balance Sheet Loan Guarantees Made (\$) | Total on-balance sheet capital put at risk by the organization for loan guarantees made during the reporting period. Capital put at risk includes cash or investments set aside to collateralize loan guarantees. In contrast to "Total On-Balance Sheet Loan Guarantees Outstanding (\$)," this entry reflects activities over the reporting period, as opposed to an amount outstanding at a specific date in time at the end of the reporting period. | On-Balance Sheet Loan Guarantees Made (\$) | ✓ | ✓ | ✓ |
| 36. Total On-Balance Sheet Loan Guarantees Outstanding (\$) | Total on-balance sheet capital put at risk for loans guaranteed by the organization. Capital put at risk includes cash or investments set aside to collateralize the guaranty. In contrast to "On-Balance Sheet Loan Guarantees Made (\$)," this entry reflects the amount of capital put at risk for loan guarantees at a specific date in time at the end of the reporting period. | Total On-Balance Sheet Loan Guarantees Outstanding (\$). | ✓ | ✓ | ✓ |
| Equity Portfolio | | | | | |

| Unregulated Applicant Financial Data | | | Required in AMIS for: | | |
|---|--|--|-----------------------|---------|-----------|
| AMIS Field Name | Notes/Guidance | Also referred to as: | Historic | Current | Projected |
| 37. Equity Investments Exited this Year (\$) | The total dollar amount (\$) of Equity Investments exited during the reporting period. | Equity Investments Exited this Year. | ✓ | ✓ | |
| 38. Equity Investments Exited this Year (#) | The total number (#) of Equity Investments exited during the reporting period. | Equity Investments Exited this Year. | ✓ | ✓ | |
| 39. Investments Written-Off this Year (\$) | The total dollar amount (\$) of Equity Investments determined to be a loss during the reporting period. | Investments Written-Off this Year | ✓ | ✓ | |
| 40. Investments Written-Off this Year (#) | The total number (#) of Equity Investments determined to be a loss during the reporting period. | Investments Written-Off this Year. | ✓ | ✓ | |
| 41. Total Equity Investments Portfolio (\$) | The total dollar amount (\$) of Equity Investments held by an organization in companies in which it owns stock or other forms of ownership interest as reported in the organization's statement of financial condition or balance sheet. Total Outstanding Equity Investment Portfolio should reflect the valuation of the organization's interests after making adjustments for any investment gains or losses. In contrast to "Total Equity Investments Closed (\$)," this entry reflects the valuation of equity investments at a specific date in time at the end of the reporting period. | Equity Investments. Outstanding Equity Investment Portfolio. | ✓ | ✓ | ✓ |
| 42. Total Equity Investments Portfolio (#) | The total number (#) of Equity Investments held by an organization in portfolio companies in which it owns stock or other forms of ownership interest as reported in the organization's statement of financial condition or balance sheet. In contrast to "Total Equity Investments Closed (#)," this entry reflects the number of equity investments at a specific date in time at the end of the reporting period. | Equity Investments. | ✓ | ✓ | ✓ |

| Unregulated Applicant Financial Data | | | Required in AMIS for: | | |
|---|--|----------------------------------|-----------------------|---------|-----------|
| AMIS Field Name | Notes/Guidance | Also referred to as: | Historic | Current | Projected |
| 43. Total Equity Investments Closed (\$) | The gross dollar amount (\$) of equity investments closed during the reporting period. In contrast to the "Total Equity Investments Portfolio (\$)," this entry reflects activities over the reporting period, as opposed to the valuation of the organization's equity investments at a specific date in time at the end of the reporting period. | Total Equity Investments Closed. | ✓ | ✓ | ✓ |

Financial Data Inputs for Credit Union Applicants

Credit Union Applicants should use information from their National Credit Union Administration’s (NCUA) Call Report Form 5300 (5300) and the Financial Performance Report (FPR) to complete the Application Financial Data subsection in AMIS. Credit Union Applicants should **not** use information from audited financial statements as terms and definitions may vary.

Credit Union Applicants are advised to use their best efforts to provide data for the financial inputs that have no corresponding Call Report references by using the guidance provided below. **Note that a Credit Union Applicant will not be penalized if it is unable to provide the data requested.** The CDFI Fund will continue to work with federal regulators to refine financial data points and improve the Application process.

Note: For any item that is listed where your organization has no data, you must enter the number zero (“0”). AMIS will return a red error message if the required response to a field is not provided.

Financial Data Inputs for Credit Union Applicants

| AMIS Inputs | Equivalent 5300 or FPR Data Location | | |
|--|--------------------------------------|---|-------------------|
| Assets | 5300 Account Number | FPR Reference | 5300 Table Number |
| Allowance for Loan and Lease Losses (\$) | 719 or AS0048; Page 2 item 20 or 21 | Page 1 (Allowance for Loans & Leases) | FS220 |
| Total Assets (\$) | 010; Page 2 item 28 | Page 1 (Total Assets) | FS220 |
| Liabilities | 5300 Account Number | FPR Reference | 5300 Table Number |
| Total Borrowings (\$) | 860C; Page 3 item 6 | Page 5 (Other Borrowings + Other Notes, Promissory Notes, Interest Payable, and Draws Against Lines of Credit + Borrowing Repurchase Transactions + Subordinated Debt + Uninsured Secondary Capital and Subordinated Debt included in NW) | FS220 |

| AMIS Inputs | Equivalent 5300 or FPR Data Location | | |
|--|--------------------------------------|---|--------------------------|
| Shares/Deposits | 5300 Account Number | FPR Reference | 5300 Table Number |
| Total Shares and Deposits (\$) | 018; Page 3 item 19 | Page 1 (Total Shares & Deposits) | FS220 |
| Net Worth | 5300 Account Number | FPR Reference | 5300 Table Number |
| Total Net Worth (\$) | 997; Page 12 item 8 | Page 5 (Total Net Worth) | FS220A |
| Income/Revenue | 5300 Account Number | FPR Reference | 5300 Table Number |
| Total Interest Income (\$) | 115; Page 5 item 5 | Page 6 (Total Interest Income) | FS220A |
| Net Income (\$) | 661A; Page 5 item 33 | Page 6 (Net Income) | FS220A |
| Expenses | 5300 Account Number | FPR Reference | 5300 Table Number |
| Total Interest Expense (\$) | 350; Page 5 item 9 | Page 6 (Total Interest Expense) | FS220A |
| Loan Portfolio | 5300 Account Number | FPR Reference | 5300 Table Number |
| Total On-Balance Sheet Loan Portfolio (\$) | 025B; Page 2 item 19 | Page 4 (Total Loans & Leases) | FS220 |
| Total On-Balance Sheet Loan Portfolio (#) | 025A; Page 2 item 19 | There is no corresponding FPR reference. <i>Use corresponding term defined for Unregulated Applicants above.</i> | FS220 |
| On-Balance Sheet Loans Closed (\$) | 031B; Page 6 item 15 | Page 17 (Total Amount of Loans Granted YTD) | FS220 |
| On-Balance Sheet Loans Closed (#) | 031A; Page 6 item 15 | There is no corresponding FPR reference. <i>Use corresponding term defined for Unregulated Applicants above.</i> | FS220 |
| Charge-offs (\$) | 550 ; Page 10 item 10 | Page 9 (Total Loans Charged Off) | FS220 |

| AMIS Inputs | Equivalent 5300 or FPR Data Location | | |
|--|--|---|--------|
| | | | |
| Troubled Debt Restructuring (\$) | 1001F; Page 17 item 1.F | Page 9 (Total TDR First RE, Other RE, Consumer, and Commercial Loans) | FS220H |
| Recoveries (\$) | 551; Page 10 item 10 | Page 9 (Total Loans Recovered) | FS220 |
| Loans 60 Days (or more) Past Due (\$) | 041B; Page 8 item 10b (Total Amount of Reportable Delinquent Loans) | Page 7 (Total Del Loans - All Types (> = 60 Days)) | FS220 |
| Loans 60 Days (or more) Past Due (#) | 041A; Page 8 item 10a (Total Number of Reportable Delinquent Loans) | <p>There is no corresponding FPR reference.</p> <p>CDFI Fund Staff Program Staff Comments: The total number (#) of loans 60 or more days past due. Loans should be considered past due if any part of the payment is past due.</p> | FS220A |
| Total Loans Delinquent 31 to 59 Days (\$) | 020B; Page 8 item 10b (30-59 days) | Page 7 (30 to 59 Days Delinquent) | FS220 |
| Total Loans Delinquent 31 to 59 Days (#) | 020A; Page 8 item 10a (30-59 days) | <p>There is no corresponding FPR reference.</p> <p>CDFI Fund Staff Program Staff Comments: The total number (#) of all loans 31 to 60 days past due. Loans should be considered past due if any part of the payment is past due.</p> | FS220 |
| On-Balance Sheet Loan Guarantees Made (\$) | <p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> | | |

| AMIS Inputs | Equivalent 5300 or FPR Data Location | | |
|---|--|---------------|-------------------|
| | <i>Use corresponding term defined for Unregulated Applicants above.</i> | | |
| Total On-Balance Sheet Loan Guarantees Outstanding (\$) | <p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p> | | |
| Equity Portfolio | 5300 Account Number | FPR Reference | 5300 Table Number |
| Equity Investments Exited this Year (\$) | <p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p> | | |
| Equity Investments Exited this Year (#) | <p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p> | | |
| Investments Written-Off this Year (\$) | <p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p> | | |
| Investments Written-Off this Year (#) | <p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p> | | |

| AMIS Inputs | Equivalent 5300 or FPR Data Location | | |
|---|--|--|-------------------|
| Total Equity Investments Portfolio (\$) | <p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p> | | |
| Total Equity Investments Portfolio (#) | <p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p> | | |
| Total Equity Investments Closed (\$) | <p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p> | | |
| Membership | 5300 Account Number | FPR Reference | 5300 Table Number |
| Total Membership (#) | 083; Page 7 item 2 | Page 17 (Num Current Members) | FS220 |
| Total Field of Membership (#) | 084; Page 7 item 3 | Page 17 (Num Potential Members) | FS220 |
| Total Members (%) | $(083 \div 084)$; Page 7 item 2 \div Page 7 item 3 | Page 17 (% Current Members to Potential Members) | FS220 |
| Total Financial Services Provided (#) | <p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Aggregate number of Financial Services provided including number of checking, savings accounts, check cashing, money orders, certified checks, automated teller machines, deposit taking, safe deposit box services, and other similar services, over the 12-month reporting period.</i></p> | | |

Financial Data Inputs for Bank and Bank Holding Company Applicants

Bank and Bank Holding Company Applicants should use information from their respective Call Reports to complete the Application Financial Data subsection in AMIS. Bank and Bank Holding Company Applicants should not use information from audited financial statements as terms and definitions may vary.

Bank and Bank Holding Company Applicants are advised to make their best effort to provide data for the financial inputs that have no corresponding Call Report references by using the guidance provided, however Bank and Bank Holding Company Applicants will not be penalized if they are unable to provide the data requested. The CDFI Fund will continue to work with federal regulators to refine financial data points and improve the Application process.

In instances where there is no corresponding Uniform Bank Performance Report (UBPR) Concept Description provided in the crosswalk table, the comments provided by the CDFI Fund will aid Applicants in completing the Application Financial Data subsection in AMIS.

Note for Bank Holding Company Applicants: Bank Holding Company Applicants with a Subsidiary bank entity that will use the SDL Program Award should use the financial information of the Subsidiary bank entity when completing the Application Financial Data section.

Note: For any item that is listed where your organization has no data, you must enter the number zero ("0"). AMIS will return a red error message if the required response to a field is not provided.

Financial Data Inputs for Bank/Bank Holding Company Applicants

| AMIS Inputs | Equivalent UBPR Data Location | | | |
|---|-------------------------------|--|--|--|
| Assets | UBPR Concept | UBPR Page No. & UBPR Concept Description | Call Report Item | UBPR Concept Description |
| Unrestricted Cash & Cash Equivalents (\$) | UBPR0081 | Page 4 – Non-interest Bearing Cash and Due From Bank | Schedule RC items 1a (RCFD 0081 = Non-Interest Bearing Balances and Coin and Currency) plus RC item 1b (RCFD 0071 = Interest-bearing balances) | <p>UBPR0081</p> <p>DESCRIPTION: Non-interest-Bearing Cash and Due From Banks</p> <p>NARRATIVE: Total currency, coin, and non-interest bearing balances due from depository institutions.</p> <p>FORMULA: ExistingOf(cc:RCFD0081[P0], cc:RCON0081[P0])</p> |
| Allowance for Loan and Lease Losses (\$) | UBPR3123 | Page 4 - Loans and Leases Allowance | Schedule RC item 4c (RCFD 3123) | <p>UBPR3123</p> <p>DESCRIPTION: Loan and Lease Allowance</p> <p>NARRATIVE: The allowance for loan and lease losses.</p> <p>FORMULA: IF(uc:UBPRC752[P0] = 31,cc:RCFD3123[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3123[P0], NULL))</p> |

| AMIS Inputs | Equivalent UBPR Data Location | | | |
|---------------------|-------------------------------|--|--|---|
| Average Assets (\$) | UBPRE878 | Page 4 - Average Assets During Quarter | Schedule RC-K item 9 (RCFD 3368) | <p>UBPRE878</p> <p>DESCRIPTION: Average Assets During Quarter</p> <p>NARRATIVE: Average assets for one quarter from Call Report Schedule RC-K.</p> <p>FORMULA: IF(uc:UBPR3368[P0] > 0,uc:UBPR3368[P0],IF(uc:UBPR3368[P0] < 1,uc:UBPR2170[P0], NULL))</p> |
| Earning Assets (\$) | UBPRE123 | Page 4 - Total Earning Assets | Schedule RC items 2a, plus 2b, plus 4d (a. Held-to-maturity securities (from Schedule RC-B, column A) RCFD 1754 -- b. Available-for-sale securities (from Schedule RC-B, column D) RCFD 1773) -- plus d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c) RCFD B529 | <p>UBPRE123</p> <p>DESCRIPTION: Total Earning Assets</p> <p>NARRATIVE: Sum of Net Loans and Leases and Total Investments.</p> <p>FORMULA: uc:UBPRE119[P0] + uc:UBPRE122[P0]</p> |

| AMIS Inputs | Equivalent UBPR Data Location | | | |
|------------------------|-------------------------------|--|--|--|
| Total Assets (\$) | UBPR2170 | Page 4 - Total Assets | Schedule RC item 12 -RCFD 2170 | UBPR2170 DESCRIPTION: Total Assets NARRATIVE: Total Assets from Call Report Schedule RC. FORMULA: IF(uc:UBPRC752[P0] = 31,cc:RCFD2170[P0], IF(uc:UBPRC752[P0] = 41,cc:RCON2170[P0], NULL)) |
| Liabilities | UBPR Concept | UBPR Page No. & UBPR Concept Description | Call Report Item | UBPR Concept Description |
| Total Liabilities (\$) | UBPRD662 | Page 4 - Total Liabilities (Including Mortgages) | 21. Total Liabilities (sum of items 13 through 20) RCFD 2948 | UBPRD662 DESCRIPTION: Total Liabilities (Including Mortgages) NARRATIVE: Total Liabilities (excluding notes and debentures subordinated to deposits). FORMULA: uc:UBPRD119[P0] |
| Net Assets | UBPR Concept | UBPR Page No. & UBPR Concept Description | Call Report Item | UBPR Concept Description |

| AMIS Inputs | Equivalent UBPR Data Location | | | |
|---------------------|-------------------------------|---|---|---|
| Tier 1 Capital (\$) | UBPR8274 | Page 11A - Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines | Schedule RC-R item 26. (sum of items 19 and 25) RCFA 8274 | UBPR8274 DESCRIPTION: Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines NARRATIVE: Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines FORMULA: if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD8274[P0], if(uc:UBPRC752[P0] = 41,cc:RCON8274[P0], NULL)))))) |
| Income/ Revenue | UBPR Concept | UBPR Page No. & UBPR Concept Description | Call Report Item | UBPR Concept Description |

| AMIS Inputs | Equivalent UBPR Data Location | | | |
|----------------------------|-------------------------------|--|---|--|
| Total Interest Income (\$) | UBPR4107 | Page 2 - Total Interest Income (TE) | Schedule RI item <u>1</u> h. = Total interest income (sum of items 1.a.(3) through 1.g) RIAD 4107 | UBPR4107 DESCRIPTION: Total Interest Income (TE) NARRATIVE: Sum of income on loans and leases on a tax equivalent basis + investment income on a tax equivalent basis + interest on interest bearing bank balances + interest on federal funds sold and security resales + interest on trading account assets. FORMULA: uc:UBPR4010[P0] + cc:RIAD4065[P0] + cc:RIAD4115[P0] + uc:UBPRD398[P0] + ExistingOf(cc:RIAD4069[P0], '0') + cc:RIAD4020[P0] + cc:RIAD4518[P0] + uc:UBPRD405[P0] |
| Net Income (\$) | UBPR4340 | Page 2 - Net Income | Net income (loss) attributable to bank, RIAD 4340, NETINC | UBPR4340 DESCRIPTION: Net Income NARRATIVE: Net Income from Call Report Schedule RI. FORMULA: cc:RIAD4340[P0] |
| Expenses | UBPR Concept | UBPR Page No. & UBPR Concept Description | Call Report Item | UBPR Concept Description |

| AMIS Inputs | Equivalent UBPR Data Location | | | |
|-----------------------|-------------------------------|--|---|---|
| Interest Expense (\$) | RIAD4073 | Page 2 - Total Interest Expense | Schedule RI item 2 e. Total interest expense (sum of items 2.a through 2.d) RIAD 4073 | 23 Total Interest Expense 23.1 RIAD4073 |
| Loan Portfolio | UBPR Concept | UBPR Page No. & UBPR Concept Description | Call Report Item | UBPR Concept Description |

| | | | | |
|---|-----------------|--|--|---|
| <p>Total On-Balance Sheet Loan Portfolio (\$)</p> | <p>UBPRE386</p> | <p>Page 7 - Average Total Loans and Leases</p> | <p>RC-K items 6.a.1. Thru b. (RCON 3360) (2) Loans secured by real estate: (a) Loans secured by 1-4 family residential properties RCON 3465 (b) All other loans secured by real estate RCON 3466 3) Loans to finance agricultural production and other loans to farmers RCON 3386 (4) Commercial and industrial loans RCON 3387 (5) Loans to individuals for household, family, and other personal expenditures: a) Credit cards RCON B561 (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other</p> | <p>UBPRE386</p> <p>DESCRIPTION: Average Total Loans & Leases</p> <p>NARRATIVE: Average total loans and average lease financing receivables for the first reporting period of the year and for each subsequent reporting period divided by the number of reporting periods, from Call Report Schedule RC-K.</p> <p>FORMULA: uc:UBPRD151[P0] + uc:UBPRD272[P0]</p> |
|---|-----------------|--|--|---|

| AMIS Inputs | Equivalent UBPR Data Location | | | |
|---|---|--|---|--|
| | | | consumer loans) RCON B562 b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs RCFN 3360 | |
| Total On-Balance Sheet Loan Portfolio (#) | There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i> | | | |
| On-Balance Sheet Loans Closed (\$) | There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i> | | | |
| On-Balance Sheet Loans Closed (#) | There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i> | | | |

| AMIS Inputs | Equivalent UBPR Data Location | | | |
|------------------|-------------------------------|--|---|--|
| Charge-offs (\$) | UBPR4635 | Page 7 - Gross Credit Losses | Schedule RI-B Charge-offs and Recoveries and Changes in Allowances for Credit Losses | <p>UBPR4635</p> <p>DESCRIPTION: Gross Loan Losses</p> <p>NARRATIVE: Gross amount of loan and lease losses year-to-date. Note that gross loan losses includes the write-down taken on loans held for sale. This item is added back to allow reconciliation with loan loss data by type of loan as reported on Call Report Schedule RI-B, Section a.</p> <p>FORMULA: IF(uc:UBPR9999[P0] > '2002-01-01',cc:RIADC079[P0] + cc:RIAD5523[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-04-01',cc:RIADC079[P0] + uc:UBPRD582[P0],IF(uc:UBPR9999[P0] < '2001-04-01' AND uc:UBPR9999[P0] > '2001-01-01',cc:RIAD4635[P0],NULL)))</p> |
| Recoveries (\$) | RIAD4605 | Page 7 – Line 9 of Schedule RI-B, Part I. Charge-offs and Recoveries on Loans and Leases | Schedule RI-B Charge-offs and Recoveries and Changes in Allowances for Credit Losses. | Refer to Call Report RIAD4605 |

| AMIS Inputs | Equivalent UBPR Data Location | | | |
|--|--|---|--|--|
| Loans 90 Days (or more) Past Due (\$) | UBPR1400 | Page 8 - Total Non-Current LN&LS | Schedule RC-N item 9. Total loans and leases (sum of items 1 through 8.b) Column B RCFD 1407 | UBPR1400 DESCRIPTION: Total Non-Current LN&LS NARRATIVE: The sum of loans and leases past due over 90 days and still accruing interest and loans on nonaccrual. FORMULA: uc:UBPRD667[P0] + uc:UBPRD669[P0] |
| Loans 90 Days (or more) Past Due (#) | There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i> | | | |
| Loans Delinquent 61 to 90 days (\$) | UBPRD668 | Page 8 –Past Due, Nonaccrual & Restructured | Schedule RC-N item 9 Column A (30 to 89 days and still accruing...). Total loans and leases (sum of items 1 through 8.b).... RCFD 1406 | UBPRD668 DESCRIPTION: LN & LS 30-89 Days Past Due. NARRATIVE: Loans and leases past due 30 through 89 days and still accruing interest. |
| Loans Delinquent 61 to 90 days (#) | N/A | There is no corresponding UBPR concept. | N/A | N/A |
| On-Balance Sheet Loan Guarantees Made (\$) | There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i> | | | |

| AMIS Inputs | Equivalent UBPR Data Location | | | |
|---|---|--|------------------|--------------------------|
| Total On-Balance Sheet Loan Guarantees Outstanding (\$) | <p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p> | | | |
| Equity Portfolio | UBPR Concept | UBPR Page No. & UBPR Concept Description | Call Report Item | UBPR Concept Description |
| Total Equity Investments Portfolio (\$) | <p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p> | | | |
| Total Equity Investments Portfolio (#) | <p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p> | | | |
| Equity Investments Exited this Year (\$) | <p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p> | | | |
| Equity Investments Exited this Year (#) | <p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p> | | | |
| Total Equity Investments Closed (\$) | <p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p> | | | |
| Investments Written-Off this Year (\$) | <p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p> | | | |
| Investments Written-Off this Year (#) | <p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p> | | | |

| AMIS Inputs | Equivalent UBPR Data Location |
|---------------------------------------|---|
| Total Financial Services Provided (#) | <p style="text-align: center;">There is no corresponding UBPR concept.</p> <p style="text-align: center;"><i>Aggregate number of Financial Services provided in an Eligible Market and/or Target Market including number of checking, savings accounts, check cashing, money orders, certified checks, automated teller machines, deposit taking, safe deposit box services, and other similar services, over the 12-month reporting period.</i></p> |

Financial Data Inputs for Cooperativa Applicants

Cooperativa Applicants should use information from their audited financial statements and Automatización de Informe Trimestral y Sistema Actuarial (AITSA) to complete the Application Financial Data subsection in AMIS. Cooperativa Applicants are advised to use their best efforts to provide data for the financial inputs that have no corresponding references by using the guidance provided below. **Note that a cooperativa Applicant will not be penalized if it is unable to provide the data requested.** The CDFI Fund will continue to work directly with cooperativas and the Corporation for the Supervision and Insurance of Financial Cooperatives (COSSEC) to refine financial data points and improve the Application process.

Note: For any item that is listed where the organization has no data, it must enter the number zero (“0”). AMIS will return a red error message if the required response to a field is not provided.

Financial Data Inputs for Cooperativa Applicants

| AMIS Inputs | Equivalent Financial Statement Field | | |
|--|---|--|-------|
| Assets | Audited Financial Statements in Spanish | Reference | AITSA |
| Allowance for Loan and Lease Losses (\$) | Provisión para Préstamos Incobrables | Loans and Provision for Possible Loan Losses | 11000 |
| Total Assets (\$) | Total de Activos | Total Assets | 10000 |
| Liabilities | Audited Financial Statements in Spanish | Reference | AITSA |
| Total Borrowings (\$) | Obligaciones por Pagar | Liabilities-Accounts Payable | 21000 |

| AMIS Inputs | Equivalent Financial Statement Field | | |
|--|--|--|------------------------------|
| Shares/Deposits | Audited Financial Statements in Spanish | Reference | AITSA |
| Total Shares and Deposits (\$) | Total de Acciones y Depósitos (\$) | Total Shares & Deposits | 20500 + 30500 |
| Net Worth | Audited Financial Statements in Spanish | Reference | AITSA |
| Total Net Worth (\$) | Total de Capital Indivisible | Elements of Undistributed Capital | 16530 |
| Income/Revenue | Audited Financial Statements in Spanish | Reference | AITSA |
| Total Interest Income (\$) | Ingresos de Intereses | Total Interest Income (Interest on Loans + Interest on Savings Accounts & CD + Interest on Investment) | 40500 + 41000 + 41500 |
| Net Income (\$) | Economía Neta | Net Income | 80000 |
| Expenses | Audited Financial Statements in Spanish | Reference | AITSA |
| Total Interest Expense (\$) | Total Gasto de Intereses | Total Interest Expense (Interest on Deposits & Borrowed Money) | 50500 + 51000 |
| Loan Portfolio | Audited Financial Statements in Spanish | Reference | AITSA |
| Total On-Balance Sheet Loan Portfolio (\$) | Total (\$) de Préstamos en Cartera | Total Loans & Leases | 10500 |
| Total On-Balance Sheet Loan Portfolio (#) | Número de Préstamos en Cartera | Not Available in Audit Financial Statement. Available in Quarterly Call Reports. | Number of total Loans (Loans |

| AMIS Inputs | Equivalent Financial Statement Field | | |
|------------------------------------|---|---|---|
| | | <i>Use corresponding term defined for Unregulated Applicants above.</i> | Schedule Section on Call Report) AITSA 10500 |
| On-Balance Sheet Loans Closed (\$) | Total (\$) de Préstamos Originados | Not Available in Audit Financial Statement. Available in Quarterly Call Report <i>Use corresponding term defined for Unregulated Applicants above.</i> | Dollar amount of total loans granted quarterly and in the fiscal year. AITSA 17000 |
| On-Balance Sheet Loans Closed (#) | Número de Préstamos Originados | Not Available in Audit Financial Statement. Available in Quarterly Call Report <i>Use corresponding term defined for Unregulated Applicants above.</i> | Number of total loans granted quarterly and in the fiscal year. AITSA 17000 |
| Loan Portfolio | Audited Financial Statements in Spanish | Reference | AITSA |
| Charge-offs (\$) | Préstamos Cargados Contra la Reserva | Total Loans Charged Off (Loans and Accounts Charged-off) | 00060 |
| Troubled Debt Restructuring (\$) | Préstamos Restructurados | Restructured Loans (Total TDR First RE, Other RE, Consumer, and Commercial Loans) | 10570 |
| Recoveries (\$) | Recobro de Préstamos Previamente Cargados a Reserva | Net Recoveries (Total Loans Recovered) | 00065 |

| AMIS Inputs | Equivalent Financial Statement Field | | |
|---|---|---|--|
| Loans 60 Days (or more) Past Due (\$) | Préstamos Morosos (\$) con más de 60 días de atraso | Total Loans - All Types (>60 Days) past due | 15000 |
| Loans 60 Days (or more) Past Due (#) | Préstamos Morosos (#) con más de 60 días de atraso | <p>Not Available</p> <p>CDFI Fund Staff Comments: The total number (#) of loans 60 or more days past due. Loans should be considered past due if any part of the payment is past due.</p> | <p>Total Number Delinquent Loans Schedule</p> <p>AITSA 15000</p> |
| Total Loans Delinquent 31 to 60 Days (\$) | Préstamos Morosos (\$) a 31 a 60 días de atraso | <p>Not Available</p> <p>CDFI Fund Staff Comments: The total amount (\$) of all loans 31 to 60 days past due. Loans should be considered past due if any part of the payment is past due.</p> | |
| Total Loans Delinquent 31 to 60 Days (#) | Préstamos Morosos (#) con 31 a 60 días de atraso | <p>Not Available</p> <p>CDFI Fund Staff Comments: The total number (#) of all loans 31 to 60 days past due. Loans should be considered past due if any part of the payment is past due.</p> | |
| On-Balance Sheet Loan Guarantees Made (\$) | <p>Not Available</p> <p>Use corresponding term defined for Unregulated Applicants above.</p> | | |
| Total On-Balance Sheet Loan Guarantees Outstanding (\$) | <p>Not Available</p> <p>Use corresponding term defined for Unregulated Applicants above.</p> | | |
| Equity Portfolio | Audited Financial Statements in Spanish | Reference | |

| AMIS Inputs | Equivalent Financial Statement Field | |
|--|--|--|
| Equity Investments Exited this Year (\$) | Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i> | |
| Equity Investments Exited this Year (#) | Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i> | |
| Investments Written-Off this Year (\$) | Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i> | |
| Investments Written-Off this Year (#) | Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i> | |
| Total Equity Investments Portfolio (\$) | Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i> | |
| Total Equity Investments Portfolio (#) | Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i> | |
| Total Equity Investments Closed (\$) | Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i> | |
| Total Equity Investments Closed (#) | Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i> | |

| AMIS Inputs | Equivalent Financial Statement Field | | |
|---------------------------------------|--|---|-------|
| Membership | Audited Financial Statements in Spanish | Reference | AITSA |
| Total Membership (#) | Socios de la Cooperativa | (Num Current Members) | 00120 |
| Total Field of Membership (#) | Not Available | Island's Total Population per Census (Num Potential Members) | |
| Total Members (%) | Not Available | Not Available (% Current Members to Potential Members) | |
| Total Financial Services Provided (#) | Not Available <i>CDFI Fund Staff Comments:</i> Aggregate number of Financial Services provided including number of checking, savings accounts, check cashing, money orders, certified checks, automated teller machines, deposit taking, safe deposit box services, and other similar services, over the 12-month reporting period. | | |

Appendix 5a: Financial Data Glossary of Terms

Current Financial Product Type Lines of Business

- **Affordable Housing Finance** generally means (a) the acquisition, pre-development financing, construction, rehabilitation, permanent and other similar financing, first mortgage financing, and subordinated mortgages for home purchase and rehabilitation, and (b) related development services to promote the supply of housing and/or increase homeownership opportunities. The housing must be the primary residence of a household or family that qualifies as Low-Income and that household or family must not pay more than 30% of their income on housing.
- **Commercial Real Estate Finance** generally means financing provided for the purpose of the acquisition or rehabilitation of a building, or the acquisition, construction and/or development of a property for commercial purposes.
- **Community Facilities Finance** generally means financing provided for the purpose of acquisition, construction, renovation, and/or maintenance or improvement of facilities where health care, childcare, educational, cultural, or social services are provided.
- **Consumer Financial Products** generally means loans, Equity Investments, loan purchases, loan guarantees, and similar financing activities provided to individuals and families.
- **Intermediary Lending to Non-Profits and CDFIs** generally means the provision of Financial Products to non-profit organizations, CDFIs, and/or Emerging CDFIs.
- **Microenterprise Finance** generally means financing to a for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) in an amount no more than \$50,000 for the purpose of expansion, working capital, equipment purchase or rental, or commercial real estate development or improvement.
- **Small Business Finance** generally means financing to a for-profit or non-profit enterprise in an amount greater than \$50,000 for the purpose of expansion, working capital, equipment purchase or rental, or commercial real estate development or improvement.
- **Other** is any other line of business not meeting any of the above terms.

Appendix 6: Compliance Evaluation Questions

The following questions are used to calculate an Applicant’s Total Compliance Composite Score in the SDL Program Application. To produce a Total Compliance Composite Score, the CDFI Fund’s Application Assessment Tool (AAT) uses responses provided by each Applicant in the compliance questions, as well as information in an Applicant’s reporting history, reporting capacity, and performance risk with respect to the CDFI Fund’s Performance Goals and Measures (PG&Ms). The purpose of this evaluation is to ensure Applicants do not have major internal management or compliance concerns.

In addition to the questions listed below, information from the Applicant’s prior PG&Ms (where applicable) will be used as part of the calculation of a Total Compliance Composite Score.

Please note: The below table is provided as a guide for Applicants as it completes the compliance evaluation questions. **The question order will vary for each Applicant** depending upon whether it is a prior or current Award Recipient and its answers to certain evaluation questions.

Compliance Evaluation Questions

| | Compliance Evaluation Question | If Required, Narrative Character Limit | Answers | Note |
|--|---|--|--|------|
| <p>Note: all written justifications for Compliance Questions have a 1,500 character limit, except Questions C5.1, C5.2, C6.1, C7.1, and/or C.16, which have a combined 5,000 character limit and are to be provided in the “Conditionally Required Responses” text box.</p> | | | | |
| C1 | Does the CDFI generate externally reviewed, regulator reviewed, or audited financial statements annually? | 1,500 character limit | <ul style="list-style-type: none"> • Annual externally reviewed financial statements; • Annual regulator reviewed financial statements; • Annual audited financial statements; • None of the above | |

| | Compliance Evaluation Question | If Required, Narrative Character Limit | Answers | Note |
|------|---|---|--|--|
| C2 | Describe any audit findings for your CDFI or any of its Affiliates or parent company from the last three fiscal years and how your CDFI addressed them (this includes material and non-material findings). Regulated Institutions should include all (a) Matters Requiring Attention (MRA), (b) Documents of Resolution (DOR), (c) Enforcement Actions (EA), (d) Letters of Understanding and Agreement (LUA), and (e) similar Regulator cited matters and actions. Applicants that do not identify qualified audit opinions at the time of application and are later determined to have withheld this information from the CDFI Fund either intentionally or inadvertently will be evaluated negatively. | 1,500 character limit | <ul style="list-style-type: none"> • Not applicable (N/A); • 0 qualified opinions, adverse opinions, audit findings, or MRAs/DORs; • 1 qualified opinion; • 2 or more qualified opinions; • 1 audit finding; • 2 or more audit findings; • 1 adverse opinion or MRA/DOR/EA/LUA etc.; • 2 or more adverse opinions or MRAs/DORs/EA/LUA etc. | |
| C3 | What kind of accounting system does this CDFI use to manage its portfolio? | | <ul style="list-style-type: none"> • No system; • Paper-based system; • Microsoft Excel-based system; • Enterprise accounting software; • Other | |
| C4 | Are externally reviewed financial statements or audited financial statements completed annually within 180 days of the fiscal year end? | 1,500 character limit | <ul style="list-style-type: none"> • Yes • No | |
| C5 | Has the CDFI received any federal, state, or local government financial assistance in the last ten fiscal years? | N/A | <ul style="list-style-type: none"> • Yes • No | |
| C5.1 | If this CDFI has received federal, state, or local government assistance in the last ten fiscal years, does this CDFI maintain a record of all federal, state, or local government assistance received? | 5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1) | <ul style="list-style-type: none"> • Yes • No • N/A | Conditionally Required - may not be visible to all Applicants |

| | Compliance Evaluation Question | If Required, Narrative Character Limit | Answers | Note |
|------|--|--|--|--|
| C5.2 | If this CDFI has received federal government assistance that required a Single Audit (A-133) report in the last ten fiscal years, has this CDFI submitted a Single Audit (A-133) to the federal agencies from which it has received financial assistance in the last ten fiscal years? | <i>5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1)</i> | <ul style="list-style-type: none"> • Yes • No • N/A | Conditionally Required - may not be visible to all Applicants |
| C6 | Does this CDFI have formal and written policies and procedures for complying with and completing federal, state, or local government financial assistance agreement requirements? | <i>N/A</i> | <ul style="list-style-type: none"> • Yes • No | |
| C6.1 | If the CDFI has not yet established policies and procedures to comply with federal, state, or local government financial assistance reporting requirements, how much time will this CDFI need to do so? | <i>5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1)</i> | <ul style="list-style-type: none"> • N/A • 6 months or less; • 1 year or less; or • More than 1 year | Conditionally Required - may not be visible to all Applicants |
| C7 | Does this CDFI maintain staff whose roles and responsibilities include complying with and completing federal, state, or local government financial assistance requirements? | <i>N/A</i> | <ul style="list-style-type: none"> • Yes • No | |
| C7.1 | If this CDFI does not maintain staff, is the CDFI prepared to designate these responsibilities to specific staff members, should it receive an award? | <i>5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1)</i> | <ul style="list-style-type: none"> • Yes • No • N/A | Conditionally Required - may not be visible to all Applicants |
| C8 | Has this CDFI defaulted on any federal credit instrument in the last ten fiscal years? | <i>1,500 character limit</i> | <ul style="list-style-type: none"> • Yes • No | |
| C9 | Has the CDFI failed to expend any award funds in a timely manner as required by any of federal, state, or local government agreements, or contracts? | <i>1,500 character limit</i> | <ul style="list-style-type: none"> • Yes • No • N/A | |

| | Compliance Evaluation Question | If Required, Narrative Character Limit | Answers | Note |
|-----|--|--|--|--|
| C10 | Has the CDFI developed formal and written policies and procedures to oversee the quality of its investments and loan portfolio? | 1,500 character limit | <ul style="list-style-type: none"> • Yes • No | |
| C11 | Has the CDFI had a tax lien imposed in the last ten fiscal years, due to delinquent taxes or failure to pay taxes owed by the entity? | 1,500 character limit | <ul style="list-style-type: none"> • Yes • No | |
| C12 | Has this CDFI or any of its affiliates or parent company filed bankruptcy over the last ten fiscal years? If so, please describe the circumstances and current status. | 1,500 character limit | <ul style="list-style-type: none"> • Yes • No | |
| C13 | If this CDFI is a prior or current Recipient, does it have policies and procedures in place to notify its Board of Directors or governing body of new and existing federal, state, or local government requirements? | 1,500 character limit | <ul style="list-style-type: none"> • Yes • No • N/A | Conditionally Required if prior or current CDFI Recipient |
| C14 | If this CDFI is a prior or current Recipient, is the CDFI required to measure and report on progress toward its Performance Goals and Measures (PG&Ms) to the CDFI's Board of Directors or governing body at least annually? | 1,500 character limit | <ul style="list-style-type: none"> • Yes • No • N/A | Conditionally Required if prior or current CDFI Recipient |
| C15 | If this CDFI is a prior or current Recipient, how frequently is the CDFI required by its policies and procedures to self-evaluate and track performance on PG&Ms? | 1,500 character limit | <ul style="list-style-type: none"> • Annually or more frequently; • Less than once per year; • Not required | Conditionally Required if prior or current CDFI Recipient |

| | Compliance Evaluation Question | If Required, Narrative Character Limit | Answers | Note |
|-------|--|--|---|--|
| C16 | Does the CDFI have financial covenants or other performance requirements with third-party funders? | N/A | <ul style="list-style-type: none"> • CDFI has accepted funding that included financial covenants or performance requirements from third-party funders; • CDFI has not accepted funding that included financial covenants or performance requirements from third-party funders; or • CDFI does not have any third-party funders | |
| C16.1 | If the CDFI has financial covenants or requirements with third-party funders, how frequently does the CDFI internally measure and report compliance? | <i>5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1)</i> | <ul style="list-style-type: none"> • More frequently than annually; • Annually; • Less frequently than annually; • Not internally monitored or reported by the CDFI; • N/A | Conditionally Required - may not be visible to all Applicants |
| C17 | Indicate if the CDFI has ever formally defaulted on any outstanding debt. Applicants must identify this information correctly in this Application question. Applicants that do not identify defaulted debt at the time of application and are later determined to have withheld this information from the CDFI Fund either intentionally, or inadvertently, will be evaluated negatively. If yes, identify the date when the default occurred, and provide a narrative explaining the situation and how it was remedied. | <i>1,500 character limit</i> | <ul style="list-style-type: none"> • Yes • No | |
| C18 | Does the CDFI's information technology infrastructure support an accounting system? | <i>1,500 character limit</i> | <ul style="list-style-type: none"> • Yes • No | |

| | Compliance Evaluation Question | If Required, Narrative Character Limit | Answers | Note |
|-----|---|--|---|------|
| C19 | Does the CDFI have a delinquent loan management policy? | <i>1,500 character limit</i> | <ul style="list-style-type: none"> • Yes • No | |
| C20 | In the last fiscal year, has the CDFI had one or more missed or overdue payments to any of its funders? | <i>1,500 character limit</i> | <ul style="list-style-type: none"> • Yes • No | |

Appendix 7: Forms and Certifications

All SDL Program Applicants must complete the Environmental Review Form and Assurances and Certifications as part of their AMIS online Application submission. Any Applicant that is a 501(c)(4) must complete the 501(c)(4) form as part of their AMIS online Application submission.

Environmental Review Form

TIP: This form must be completed in AMIS by all Applicants. It is available on the AMIS Application under the Forms and Certifications Appendix. Note, by selecting “No” for the questions, the Applicant indicates that it does not have any projects that may require environmental review.

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

| Environmental Review Form | YES | NO |
|--|------------|-----------|
| 1. Are there any actions proposed in the Application that do not constitute a “categorical exclusion” as defined in 12 CFR 1815.110? | | |
| If YES, would any of these actions normally require an environmental impact statement (see 12 CFR 1815.108)? | | |
| 2. Are there any activities proposed in the Application that involve: | | |
| 1. Historical or archaeological sites listed on the National Register of Historic Places, or that may be eligible for such listing? | | |
| 2. Wilderness areas designated or proposed under the Wilderness Act? | | |
| 3. Wild or scenic rivers proposed or listed under the Wild and Scenic Rivers Act? | | |
| 4. Critical habitats of endangered or threatened species? | | |
| 5. Natural landmarks listed on the National Registry of Natural Landmarks? | | |
| 6. Coastal barrier resource systems? | | |
| 7. Coastal Zone Management Areas? | | |
| 8. Sole Source Aquifer Recharge Areas designated by EPA? | | |
| 9. Wetlands? | | |
| 10. Flood plains? | | |
| 11. Prime and unique farmland? | | |
| 12. Properties listed or under consideration for listing on the Environmental Protection Agency’s List of Violating Facilities? | | |

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

Notification

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

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

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

Assurances and Certifications

AMIS TIP: In addition to signing the SF-424, an Applicant must indicate “Yes” that it is certifying the Assurances and Certifications in AMIS. It will do this under the area titled “Assurances and Certifications Form” on the Application main page in AMIS.

By signing the certification on the SF-424, the Applicant is certifying the Assurances and Certifications listed below. Certain Assurances and Certifications may not be applicable to the Applicant/Lead. An Applicant may not modify any of the Assurances and Certifications.

STANDARD FORM 424B: ASSURANCES – NON-CONSTRUCTION PROGRAMS

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

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management, and completion of the project described in this Application.
2. Will give the awarding agency, the Comptroller General of the United States, and if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the award; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
4. Will initiate and complete the work (activities in Application) within the applicable time frame after receipt of approval of the awarding agency.
5. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. 4728-4763) relating to prescribed standards for merit systems for programs funded under one of the nineteen statutes or regulations specified in Appendix A of Ohm’s Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
6. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C.1681-1683, 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. 794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. 6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) Sections 523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. 290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. 3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which Application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statutes which may apply to the Application.
7. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal or federally assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

8. Will comply with the provisions of the Hatch Act (5 U.S.C. 1501-1508 and 7324-7328), which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
9. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. 276a to 276a-7), the Copeland Act (40 U.S.C. 276c and 18 U.S.C. 874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. 327-333), regarding labor standards for federally assisted construction sub agreements.
10. Will comply, if applicable, with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
11. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order 11514; (b) notification of violating facilities pursuant to Executive Order 11738; (c) protection of wetlands pursuant to Executive Order 11990; (d) evaluation of flood hazards in floodplains in accordance with Executive Order 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. 1451et seq.); (f) conformity of Federal actions to State Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. 7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended, (P.L. 93-523); and (h) protection of endangered species under the Endangered Species Act of 1973, as amended, (P.L. 93-205).
12. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. 1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
13. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. 470), Executive Order 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. 469a-1 et seq.).
14. Will comply with P.L. 93-348 regarding the protection of human subjects involved in research, development, and related activities supported by this award of assistance.
15. Will comply with the Laboratory Animal Welfare Act of 1966 (P.L. 89-544, as amended, 7 U.S.C. 2131 et seq.) pertaining to the care, handling, and treatment of warm-blooded animals held for research, teaching, or other activities supported by this award of assistance.
16. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
17. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act of 1984.
18. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations and policies governing this program.
19. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or sub-awards under the award.

A. ADDITIONAL CERTIFICATIONS

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

1. It is duly organized and validly existing under the laws of the jurisdiction in which it was incorporated or otherwise established, and is (or within 30 days will be) authorized to do business in any jurisdiction in which it proposes to undertake activities specified in this Application;

2. Its Board of Directors (or similar governing body) has by proper resolution or similar action authorized the filing of this Application, including all understandings and assurances contained herein, and directed and authorized the person identified as the authorized representative of the Applicant to act in connection with this Application and to provide such additional information as may be required;
3. It will comply with all applicable requirements of the Community Development Banking and Financial Institutions Act of 1994 (the Act) [12 U.S.C. 4701 et seq.], regulations implementing the Act and all other applicable Department of the Treasury regulations and implementing procedures (and any regulations or procedures which are later promulgated to supplement or replace them);
4. It will comply, as applicable and appropriate, with the requirements of 2 C.F.R. 200 and any regulations and circulars which are later promulgated to supplement or replace them, including standards for fund control and accountability;
5. It has not knowingly and willfully made or used a document or writing containing any false, fictitious or fraudulent statement or entry as part of this Application or any related document, correspondence or communication. (The Applicant and its authorized representative should be aware that, under 18 U.S.C. 1001, whoever knowingly and willfully makes or uses such document or writing shall be fined or imprisoned for not more than five years, or both); and
6. It has not had proceedings instituted against it in, by, or before any court, governmental agency, or administrative body, and a final determination made within the last 3 years as of the date of the NOFA indicating that the Applicant has violated any of the following laws: Title VI of the Civil Rights Act of 1964, as amended (42 U.S.C.2000d); Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794); the Age Discrimination Act of 1975 (42 U.S.C. 6101-6107); Title VIII of the Civil Rights Act of 1968, as amended (42 U.S.C. 3601 et seq.); and Executive Order 13166, Improving Access to Services for Persons with Limited English Proficiency.
7. The information in this Application, and in these assurances and certifications in support of the Application, is true and correct to the best of the Applicant's knowledge and belief and the filing of this Application has been duly authorized.

B. CERTIFICATION REGARDING DEBARMENT, SUSPENSION, AND OTHER RESPONSIBILITY MATTERS – PRIMARY COVERED TRANSACTIONS: INSTRUCTIONS FOR CERTIFICATION

1. By signing and submitting this Application, the prospective primary participant (the Applicant) is providing the certification set out below.
2. The inability of a person to provide the certification required below will not necessarily result in the denial of participation in this covered transaction. The prospective Applicant shall submit an explanation of why it cannot provide the certification set out below. The certification or explanation will be considered in connection with the CDFI Fund's determination whether to enter into this transaction (approval and funding of the Application). However, failure of the Applicant to furnish a certification or an explanation shall disqualify such person from participation in this transaction.
3. This certification is a material representation of fact upon which reliance is placed when the CDFI Fund determines to enter into this transaction. If it is later determined that the Applicant knowingly rendered an erroneous certification, in addition to other remedies available to the Federal Government, the CDFI Fund may terminate this transaction for cause or default.
4. The Applicant shall provide immediate written notice to the CDFI Fund if at any time the Applicant learns that its certification was erroneous when submitted or has become erroneous by reason of changed circumstances.
5. The terms "covered transactions," "debarred," "suspended," "ineligible," "lower tier covered transaction," "participant," "person," "primary covered transaction," "principal," "proposal", and "voluntarily excluded," as used in this clause (certification), have the meanings set out in the Definitions and Coverage sections of the rules implementing Executive Order 12549 and 31 C.F.R. part 19.
6. The Applicant agrees by submitting this Application that, should the proposed covered transaction be entered into, it shall not knowingly enter into any lower tier covered transaction with a person who is

- debarred, suspended, declared ineligible, or voluntarily excluded from participation in this covered transaction, unless authorized by the CDFI Fund.
7. The Applicant further agrees by submitting this Application that it will include the clause titled "Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion-Lower Tier Covered Transaction," to be provided by the CDFI Fund, without modification, in all lower tier covered transactions and in all solicitations for lower tier covered transactions (see 31 C.F.R. part 19, Appendix B).
 8. A participant in a covered transaction may rely upon a certification of a prospective participant in a lower tier covered transaction that it is not debarred, suspended, ineligible, or voluntarily excluded from the covered transaction, unless it knows that the certification is erroneous. A participant may decide the method and frequency by which it determines the eligibility of its principals. Each participant may, but is not required to, check the No Procurement List.
 9. Nothing contained in the foregoing shall be construed to require establishment of a system of records in order to render in good faith the certification required by this clause. The knowledge and information of a participant is not required to exceed that which is normally possessed by a prudent person in the ordinary course of business dealings.
 10. Except for transactions authorized under paragraph 6 of these instructions, if a participant in a covered transaction knowingly enters into a lower tier covered transaction with a person who is suspended, debarred, ineligible, or voluntarily excluded from participation in this transaction, in addition to other remedies available to the Federal Government, the CDFI Fund may terminate this transaction for cause or default.

C. CERTIFICATION REGARDING DEBARMENT, SUSPENSION, AND OTHER RESPONSIBILITY MATTERS – PRIMARY COVERED TRANSACTIONS

1. The prospective primary participant (the Applicant) certifies to the best of its knowledge and belief, that it and its principals:
 - a) are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency;
 - b) have not within a three-year period preceding this Application been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
 - c) are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph (1)(b) of this certification; and
 - d) Have not within a three-year period preceding this Application had one or more public transactions (Federal, State or local) terminated for cause or default.
2. Where the Applicant is unable to certify to any of the statements in this certification, such Applicant shall attach an explanation to this proposal.

D. CERTIFICATION REGARDING DRUG-FREE WORKPLACE REQUIREMENTS

1. The Applicant certifies that it will provide a drug-free workplace by:
 - a) publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the Applicant's workplace and specifying the actions that will be taken against employee for violations of such prohibition;
 - b) establishing a drug-free awareness program to inform employees about:
 - (i) the dangers of drug abuse in the workplace;
 - (ii) the Applicant's policy of maintaining a drug-free workplace;
 - (iii) any available drug counseling, rehabilitation, and employee assistance program;

- (iv) the penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
 - c) making it a requirement that each employee to be engaged in the performance of the award be given a copy of the statement required by subparagraph (a);
 - d) notifying the employee in the statement required by subparagraph (a) that, as a condition of employment in such grant, the employee will:
 - (i) abide by the terms of the statement; and
 - (ii) notify the employer of any criminal drug use statute conviction for a violation occurring in the workplace no later than five calendar days after such conviction;
 - e) notifying the granting agency in writing, within ten calendar days after receiving notice of a conviction under subparagraph (d) (ii) from an employee or otherwise receiving actual notice of such conviction;
 - f) taking one of the following actions, within 30 days of receiving notice under subparagraph (d)(ii), with respect to any employee who is so convicted:
 - (i) taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - (ii) requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency; and
 - g) making a good faith effort to continue to maintain a drug-free workplace through implementation of subparagraphs (a), (b), (c), (d), (e), and (f).
2. The Applicant may insert in the space provided below the site(s) for the performance of work (activities carried out by the Applicant) to be done in connection with the award (Place of Performance (Street Address, City, County, State and zip Code)): Not Applicable.

E. CERTIFICATION REGARDING LOBBYING

1. The Applicant certifies, to the best of its knowledge and belief, that:
 - (i) No Federal appropriated funds have been paid or will be paid, by or on behalf of the Applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
 - (ii) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Application, the undersigned shall complete and submit Standard Form LLL, "Disclosure Form to Report Lobbying" in accordance with its instructions; and
 - (iii) The Applicant shall require that the language of this certification be included in the award documents for all sub-awards of all tiers (including subcontracts, sub grants, and contracts under grants, loans, and cooperative agreements) and that all sub recipients shall certify and disclose accordingly.
2. This certification is a material representation of fact upon which reliance is placed when this transaction is made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

501(C)(4) Questionnaire

AMIS TIP: An Applicant must only complete this form in AMIS if it is recognized as a 501(c)(4) entity. No other Applicants should complete this form.

This questionnaire is necessary for the CDFI Fund to determine whether an Applicant with a 501(c)(4) designation from the IRS is eligible to receive an award from the CDFI Fund (see 2 U.S.C. 1601, et al.). Please read all definitions before responding to the questions and continue to refer to such definitions in responding to this questionnaire. If the answer to any question is yes, please describe in detail on a separate sheet(s) of paper the facts and circumstances, including: subject matter; date(s); names and titles of all individuals and their employers and their organizations. The CDFI Fund reserves the right to seek follow-up responses from an Applicant. Failure to complete this questionnaire and, if applicable, respond timely to follow-up questions, will delay the CDFI Fund’s processing of the Application, and may result in the disqualification of the Application from further consideration. After submitting responses to this questionnaire, the Applicant is under a continuing obligation to: (1) supplement its responses upon a change in circumstances; and (2) revise or modify its responses within 10 business days of having actual or constructive knowledge that the responses previously submitted and certified are no longer complete, accurate, or true. You may submit an AMIS request if you have any questions about this form.

Scope: The scope of this questionnaire is limited to activities on or after January 1, 1996.

QUESTIONS

| | |
|--|---|
| 1. Has any officer, employee, director, partner, proprietor, or board member contacted a Covered Executive Branch Official with regard to the formulation, modification, or adoption of Federal legislation (including legislative proposals)? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Has any officer, employee, director, partner, proprietor, or board member contacted a Covered Executive Branch Official with regard to the formulation, modification, or adoption of a Federal rule, regulation, Executive Order, or any other program, policy, or position of the United States Government? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Executive Branch Official with regard to the administration or execution of a Federal program or policy (including the negotiation, award, or administration or a Federal contract, grant, loan, permit, or license)? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Executive Branch Official with regard to the nomination or confirmation of a person for a position subject to confirmation by the United States Senate? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. Has any officer, employee, director, partner, proprietor, or Board member engaged in efforts supporting and coordinating the contact by others of a Covered Executive Branch Official including preparation and planning activities, research and other background work that was intended, at the time performed, for a purpose described in Questions 1-4? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 6. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Legislative Branch Official ⁱⁱⁱ with regard to the formulation, modification, or adoption of Federal legislation (including legislative proposals)? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 7. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Legislative Branch Official with regard to the formulation, modification, or adoption of a Federal rule, regulation, Executive Order, or any other program, policy, or position of the United States Government? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 8. Has any officer employee, director, partner, proprietor, or Board member contacted a Covered Legislative Branch Official with regard to the administration or execution of a Federal program or policy (including the negotiation, award, or administration of a Federal contract, grant, loan, permit, or license)? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 9. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Legislative Branch Official with regard to the nomination or confirmation of a person for a position subject to confirmation by the United States Senate? | <input type="checkbox"/> Yes <input type="checkbox"/> No |

10. Has any officer, employee, director, partner, proprietor, or Board member engaged in efforts supporting and coordinating the contact by others of a Covered Legislative Branch Official including preparation and planning activities, research and other background work that was intended, at the time performed, for a purpose described in Questions 6-9? Yes No

SIGNATURE

Signing the certification on SF-424 certifies that the answers to the 501(c)(4) Questionnaire and the written explanations attached thereto are true, accurate, and complete to the best of its information, knowledge, and belief and that, since January 1, 1996, the Applicant has not engaged in Lobbying Activities as defined in Section 3 (7) of the Lobbying Disclosure Act of 1995, P.L. 104-65, as amended.

ⁱ “Contacted” (or “contacted”) means any oral or written communication, including an electronic communication.

ⁱⁱ “Covered Executive Branch Official” means: (a) the President; (b) the Vice President; (c) any officer or employee, or any other individual functioning in the capacity of such an officer or employee, in the Executive Office of the President; (d) any officer or employee serving in an Executive Level I-V position, a “Schedule C” position, or any official in a Senior Executive Service position; (e) any member of the uniformed services serving at grade O-7 or above; or (f) any officer or employee serving in a position of a confidential, policy-determining, policy-making, or policy-advocating character described in section 7511(b)(2) of title 5, United States Code.

ⁱⁱⁱ “Covered Legislative Branch Official” means: (a) a member of Congress; (b) an elected officer of either House of Congress; (c) any employee of the House or Senate, including employees of Members, committees, leadership and working groups or caucuses organized to provide legislative services or other assistance to Members of Congress; and (d) any other legislative branch employee serving in a position described under section 109(13) of the Ethics in Government Act of 1978 (5 U.S.C. App.).

Appendix 8: Other Forms and Certifications

All FIDI partner must complete the *Qualified Federally Insured Depository Institution Partnership Attestation Form* attesting that they have a primary mission to serve targeted Investment Areas as part of their AMIS online Application submission.

All Partner Applicants must complete the *Partnership Agreement* detailing the terms of their partnership for establishing and maintaining a small dollar loan program that the SDL Program Award will support as part of their AMIS online Application submission.

Qualified Federally Insured Depository Institution Partnership Attestation Form

All FIDI Partner applicants must complete the *Qualified Federally Insured Depository Institution Partnership Attestation Form* attesting that they have a primary mission to serve targeted Investment Areas as part of their AMIS online Application submission. This attestation form is available in AMIS.

The legislation authorizing the Small Dollar Loan (SDL) Program states that an applicant type for an LLR Award may be any partnership between a designated lead Certified CDFI and a Federally Insured Depository Institution with a primary mission to serve targeted Investment Areas (FIDI partner). FIDI partners are required to complete the *Qualified Federally Insured Depository Institution Partnership Attestation Form* to attest that it has a primary mission to serve targeted Investments Areas, as defined in the Riegle Community Development and Regulatory Improvement Act of 1994 and applicable NOFA. Certified CDFI partners are not required to complete this form.

Instructions:

1. Read Attestation Statement
2. The FIDI partner must sign and date this form.
3. The designated lead Certified CDFI Applicant must submit this form in AMIS as supporting documentation, along with any other supporting documentation for consideration for a SDL Program LLR Award.

Attestation Statement

As the Authorized Representative for [insert name of FIDI], I, [insert name], attest to the following:

The FIDI partner, [insert name of FIDI], is a Federally Insured Depository Institution, as defined under 12 U.S.C. 1813, that has a primary mission to serve targeted Investment Areas, as defined under 12 U.S.C. 4702(16).

| | |
|---|--|
| Name of Certified CDFI (Designated Lead Applicant) | |
| Name of FIDI Partner | |
| FIDI Partner Authorized Representative | |
| Printed Name | |
| Job Title | |
| Signature | |

I hereby affirm that the above information is true and accurate.

Signed: _____

Date: _____

FOR INFORMATIONAL PURPOSES:

The CDFI Fund shares information about Award Recipients with the general public via its public website. In an effort to increase awareness about SDL Program Award Recipients and FIDI partnerships information from this form may be made public should the SDL Program Applicant receive an SDL Program Award.

Partnership Agreement

Applicants applying as a partnership between a Certified CDFI and Federally Insured Depository Institution, with a primary mission to serve targeted Investment Areas for a SDL Program Award for LLR or as a partnership between two or more Certified CDFIs for a SDL Program Award for TA, are required to submit, along with their Application, the Partnership Agreement between the partners. The Partnership Agreement must identify the Certified CDFI of their partnership that will establish and maintain a small dollar loan program and submit the SDL Program Application. The Partnership Agreement must also include the terms of the partnership, including the plan for establishing and maintaining a small dollar loan program that the SDL Program Award will support, roles and responsibilities of the partners, partner replacement or substitution restrictions, any financial contributions and profit-sharing arrangements, and performance requirements of the entities in the partnership.

Potential areas of partnership that enable the Applicant to establish and maintain a small dollar loan program include, but are not limited to: a) partnerships that allow the Applicant to streamline and automate to reduce or eliminate underwriting and servicing costs and increase speed; b) partnerships that allow the Applicant to reach new markets, significantly increase its small dollar lending production, or undertake new activities; c) partnerships that facilitate the Applicant in addressing priorities of the CDFI Fund's SDL Program as identified in the NOFA for each funding round.

Appendix 9: Sample Management Letter

DISCLAIMER: The sample Management Letter below is being provided by the Community Development Financial Institutions Fund (CDFI Fund) as a courtesy to Applicants to demonstrate the types of information and statements that may be found in Management Letters meeting the requirements of the SDL Program Application. The Management Letter submitted by an Applicant may include different information than that presented in this sample letter and should reflect the actual findings of the Applicant organization's audit. Please note that the text below is for demonstration purposes only and should not be relied upon by Applicant organizations or auditors for purposes of meeting any applicable federal, state, or local legal requirements or accounting standards.

[Auditor Letterhead]

[DATE]

To Management and the Audit Committee
[APPLICANT ENTITY AND SUBSIDIARIES]
[CITY, STATE]

We have audited the consolidated financial statements of APPLICANT ENTITY and Subsidiaries (the Organization) as of and for the year ended [DATE] and have issued our report thereon dated [DATE]. Professional standards require that we advise you of the following matters relating to our audit.

In planning and performing our audit of the consolidated financial statements of the Organization as of and for the year ended [DATE], in accordance with auditing standards generally accepted in the United States of America, we considered the Organization's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the consolidated financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A deficiency in design exists when (a) a control necessary to meet the control objective is missing, or (b) an existing control is not properly designed so that, even if the control operates as designed, the control objective would not be met. A deficiency in operation exists when a properly designed control does not operate as designed or when the person performing the control does not possess the necessary authority or competence to perform the control effectively.

A material weakness is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the Organization's consolidated financial statements will not be prevented, or detected and corrected, on a timely basis.

A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Certain deficiencies in internal control that have been previously communicated to you, in writing, by us or by others within your organization are not repeated herein.

Following are descriptions of other identified deficiencies in internal control that we determined did not constitute significant deficiencies or material weaknesses:

[Below are samples of findings, actual statements will vary with the facts of each audit]

Exemplar and Subsidiaries
[Date]
Page 2

Uncorrected and Corrected Misstatements

During the course of our audit, we proposed a financial statement presentation reclassification related to the restricted cash of [DOLLAR AMOUNT] that was contributed back to the ABC Subsidiary, as part of the overall unwind of the XYZ Subsidiary.

The related contribution expense related to this cash donation was reclassified to be included with overall net contribution of fixed assets and forgiveness of debt to present a net gain relating to the projects unwind. We believe the net presentation of all three elements (cash, fixed assets, and debt) to be a preferable way of presenting the essence of the transaction. Management reclassified this entry correctly during the course of our audit.

Impaired Loan Analysis

During our testing of a collateral-dependent impaired loan, we noted that management's analysis did not adequately support its conclusion on estimated fair value. Management should ensure the estimate of fair value of impaired loans and foreclosed assets is thoroughly documented and supported with the use of either external valuation (i.e., appraisal or broker opinion of value) or internal valuation of fair value.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Disagreements with Management

For purposes of this letter, professional standards define a disagreement with management as a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Other Findings or Issues

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the Organization's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

This communication is intended solely for the information and use of management, the Audit

Committee, and others within the Organization, and is not intended to be, and should not be, used by anyone other than these specified parties.

Very truly yours,

[AUDITOR]