NMTC Program

Online Allocation Application
2012 Instructions Manual

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SECTION 1.0   REQUIRED SOFT/HARDWARE AND GETTING STARTED

1.1   Required Software and Hardware

To use the online Allocation Application, you will need a computer system that can run the software listed below:

- Internet Explorer 8.0 or higher; use of other browsers (e.g., Firefox), other versions of Internet Explorer, or other systems (e.g., Mac) might result in problems during submission of the application

- Internet connection of 56K bps or higher is best, but the online Allocation Application will function on a slower Internet connection;

- Windows XP or higher;

- The CDFI Fund recommends that attachments have a size limit of 5 megabytes (MB).

> **TIP**: Start filling in the electronic application early. The CDFI Fund **will not** grant extensions to individual organizations experiencing technology problems. Discovering technology issues early will allow the CDFI Fund to assist organizations in completing the application process by the deadline.

1.2   Getting Started

Use the paper Allocation Application on the CDFI Fund's website (www.cdfifund.gov) as a guide for the requested information needed to complete the electronic application. Gather appropriate application documents and data for completion prior to starting the online Allocation Application.

SECTION 2.0   GETTING HELP

For ***programmatic questions*** about the contents of the Allocation Application, you may contact the CDFI Fund at:

Mail:
Program Manager
NMTC Program
Department of the Treasury
Community Development Financial Institutions Fund
1500 Pennsylvania Avenue
Washington, D.C. 20220

E-mail: cdfihelp@cdfi.treas.gov
(with the subject line "NMTC Allocation Application")

Phone: (202) 622-6355 (choose option 3)
Fax: (202) 453-2466
Web: www.cdfifund.gov

If you require ***information technology assistance*** in using the online Allocation Application, please call (202) 622-2455 or email ithelpdesk@cdfi.treas.gov (with the subject line "NMTC Allocation Application - IT Support")

The CDFI Fund will provide programmatic and information technology support related to the

> **TIP**: The CDFI Fund recommends that you prepare as if the application due date is September 10, 2012. Thus, if you have any questions (technological or otherwise) regarding the submission of your application, the CDFI Fund can help you resolve outstanding issues prior to the application deadline of 5:00 pm ET on September 12, 2012.

Allocation Application between 9:00 am and 5:00 pm, Eastern Time, through September 10, 2012. **The CDFI Fund will <u>not</u> respond to phone calls or emails concerning the Allocation Application that are received after 5:00 pm, Eastern Time, on Monday, September 10, 2012, until after the Allocation Application deadline of September 12, 2012.**

SECTION 3.0   LOGGING ON

3.1   Starting an online Allocation Application

Organizations will access the online Allocation Application through the myCDFI Fund portal. myCDFI Fund has two levels of registration: (1) as a user; and (2) as an organization. An organization only registers once, but any registered organization may have multiple users. Follow the steps below to create an account and an online Allocation Application:

1) **To register as a new user:**

   a) Go to the CDFI Fund's Home Page at www.cdfifund.gov.

   b) Click the *Log Onto myCDFI Fund* link located below the four CDFI Fund information log-on options appearing in the left navigation bar.

   c) Carefully read the myCDFI Fund Terms of Use and Acceptance statement and select the "OK" radio button to continue the registration process.

   d) Under "User Registration", click on "I do not already have a user account with myCDFI."

   e) Carefully read the myCDFI Fund Terms of Use statement and select "I Agree" to continue the registration process.

   f) Enter your email address and click *Continue*.

   g) Complete the User Profile information and click *Continue*.

   h) Complete the Security Question page for future account authentication and click *Continue*.

   i) You are now a registered myCDFI Fund User. Please click *Continue* to set your password.

   j) Select a password. Enter the password in both spaces provided. Click the *Update* button to set your password and enter the myCDFI Fund User Account Home Page.

2) **To register your organization:**

   a) Log in to your myCDFI Fund User Account with your e-mail address and password.

   b) Select the *Register an Organization* link from the options on the myCDFI Fund User Account Home Page.

   c) Carefully read the myCDFI Fund Terms of Use statement and select the "Accept" radio button followed by "Start myCDFI Organization Registration" to continue the registration process.

   d) On the "Start myCDFI Organization Registration" page, enter your organization's 9-digit Employer Identification Number (EIN) and organizational information. Click *Continue*. (Note: Your organization's EIN will be found in its IRS incorporation documents.)

   e) If your organization is not already registered, you will become the organization's default myCDFI Fund Account Administrator. You may give the Account Administrator rights to

another User at any time. If your organization is already registered, you will be notified that an account already exists.

    f) Fill in page one of the Organization Profile information for your organization and click *Continue*.

    g) Fill in page two of the Organization Profile information for your organization and click *Continue*.

    h) Review the Organization Profile information and print it for your records. Click **Login to myCDFI** to continue to the myCDFI Fund Organization Account Home Page.

3) To start an online 2012 NMTC Allocation Application:

- Please be sure to add www.cdfifund.gov to all of your pop-up blockers. By default, your web browser will have a pop-up blocker and most toolbars such as Google, Yahoo, etc. also have a pop-up blocker feature.

    a) From your myCDFI Fund Organization Account Home Page, click on the **Applications** link in the left navigation bar.

    b) Under **New Applications,** click on **2012 NMTC Allocation Application.** The page will re-display with the link in the **Open Applications** section.

    c) Click on **2012 NMTC Allocation Application** under **Open Application.** The online Allocation Application will launch in a separate window.

4) To regain access to an online 2012 NMTC Allocation Application that you have already started:

    a) Using the registration fields in the left navigation bar of the CDFI Fund's homepage (www.cdfifund.gov), enter your email and password and click **Logon**.

    b) To access your organization's myCDFI Fund account, using the drop-down menu on the right side of the screen (under the text "Choose an organization"), select the organization you wish to access, and click on **Access Organization**.

    c) Enter your organization's EIN and click on **Access Organization**.

    d) Click on the **Applications** link in the left navigation bar.

    e) Under **Open Applications**, click on **2012 NMTC Allocation Application**.

3.2   Granting Multiple Users Access to your 2012 Allocation Application

You may add additional staff as users to your organization's myCDFIFund account, and you may add users who are not staff members of your organization (e.g., consultants). Follow the steps below to grant multiple users access to your organization's online 2012 Allocation Application:

1) You will not be able to grant access to users that have not registered on myCDFIFund. Therefore, individual users must create accounts via myCDFIFund and formally request access to your organization:

    a) Individuals should create a New User account using the steps listed above in Section 3.1, steps 1a-1j;

b) Log in to myCDFIFund, and, under Options on the right side of the screen, click *Request Access to an Organization*.

c) Enter your organization's EIN, and click *Request Access*.

> **TIP**: If you grant multiple users access to your online 2012 Allocation Application, each will be able to access the same page of your application concurrently, however, the last user to click *Save* will overwrite all the data previously entered by other users.

2) As an Account Administrator of the organization, for which access is being requested:

a) Log in to your myCDFIFund User Account and Organization Account.

b) On the Home Page for your myCDFIFund Organization Account, click the "Organization Profile" and then "Users" links in the left navigation bar.

c) The "Manage Users" page will display all the users that have been granted access and/or requested access to the Organization Account. Those users who have access will be listed as "Enabled". Those who do not will be listed as "Disabled".

d) To add a new user to an account, click on the "Add User" button in the upper right hand corner of the screen, provide an email address for the user, and click *Continue*. Users that already appear in the "Manage Users" list do not need to be added again.

   To change a specific User's account access, select the User by clicking on his/her name. On the next screen (the User Profile page), click the *Enable Account* button. When you are returned to the "Manage Users" page, you will see that the user's account status has been changed to "Enabled".

e) To give a specific user access to your online 2012 Allocation Application:

   i) From the "Manage Users" page, click on the user's name.

   ii) Under the "Selection Access" menu, select "Applications." You will see that under the "Read/Modify" column, next to "2012 NMTC Allocation Application," the user's access status is "Denied".

   iii) Select the *Edit* icon.

   iv) On the next screen, check the "Read/Modify" checkbox.

   v) Click the *Update User Access* button. You will be returned to the "User Access", and you will see that the "Read/Modify" column next to "2012 NMTC Allocation Application" has changed to "Granted".

3) myCDFIFund will automatically send an email to the user you just added, informing him/her that his/her access to your organization's myCDFIFund Account has been enabled.

3.3 Accessing Your Previously Submitted Allocation Applications

If your organization applied under a prior round, you may access these applications via myCDFIFund:

1) Go to the CDFI Fund's website at www.cdfifund.gov. Using the registration prompts in the left navigation bar, log onto your myCDFI Fund account.

2) Using the drop-down menu on the right side of the screen (under the text "Choose an organization"), select the organization you wish to access, and click on *Access Organization*.

3) Enter your organization's EIN. Click ***Access Organization***, and you will be sent to your myCDFIFund Organization Account Home Page.

4) Click on the ***Applications*** link in the left navigation bar, and then click on ***Submitted Applications***.

5) Click on ***2003 NMTC Allocation Application, 2005 NMTC Allocation Application, 2006 NMTC Allocation Application, 2007 NMTC Allocation Application, 2008 NMTC Allocation Application, 2009 NMTC Allocation Application, 2010 NMTC Allocation Application, or 2011 NMTC Allocation Application.***

SECTION 4.0   GENERAL TIPS

1) **Time**: You may save data, log out, and return to your application at a later date. The online application will automatically log you off after **30 minutes of inactivity** (i.e., no movement between screens). If this happens you will lose any data that you entered and did not save. The clock in the upper right hand corner of your screen will tell you the last time your page was refreshed (i.e., the system will automatically log you off 30 minutes from the time on the clock).

2) **Question-by-Question Navigation:** The online application will prompt you to enter questions in numeric order. For the most part, each question will have its own page. In some cases, a single question will span multiple editing pages due to the nature of the data requested. To prevent loss of data, the online Allocation Application has disengaged your Internet browser tool bar. Therefore, you will not be able to use your Internet browser to move between pages. Instead, the status box at the top of most pages provides you with ***Previous Page***, ***Next Page*** and ***Return to View Question/Table*** links to move forward and backward through each question and editing screen in the application. Be sure to press ***Save*** before clicking these links, otherwise you will lose data.

> **TIP**: The best strategy for filling out an application is to answer the questions in numeric order to ensure accurate computer responses. Answers to certain questions may affect other parts of the online application. You may be required to fill out additional questions/exhibits or prevented from filling out questions/exhibits based on your responses to previous questions.

3) **Question Status:** The status box at the top of each page will inform you whether the current page/question is "Complete", "Not Complete" or "Not Applicable". If there are errors in your data entry, red error messages will appear in this box or within the body of each page. A page will not be considered complete until all errors have been remedied.

4) **Saving Data:** The ***Save*** button appears on all screens.

    a) In most cases, clicking ***Save*** will keep you on the same question page. To move forward through the application, click ***Next Page.***

    b) In some cases, such as on the editing pages for question charts and exhibit tables, ***Save*** will return you to the view only version of the related question, question chart and/or exhibit table.

    c) In some instances, clicking ***Save*** will activate additional required data fields on the same page that you are on, based upon your answer to the first portion of the question (e.g., any

narrative questions that require a YES/NO response from you before applicable narrative can be provided). In such cases, read the instructions and the red messages within the body of the page, or in the status box at the top of the page, to complete these questions.

 d) At any time, you may click *Previous Page* to return to the previous question or *Next Page* to move to next question, without saving your data.

5) **Navigation between Sections:** You may use the navigation bar on the left side of the screen to toggle through different parts of the application. Just click on the section you would like to go to, and then click on the appropriate question/table links. You may also access a given section by clicking on the *Application Status* link at the top of the navigation bar, and then clicking on the appropriate question/table links in the Table of Contents.

6) **Links to Exhibits:** There are a number of questions that provide you with direct links to relevant exhibits/tables. To return to a question in the body of the application after viewing an exhibit, you will need to use the left navigation bar or the *Application Status* link at the top of the left navigation bar.

7) **Glossary of Terms:** Words that are italicized are defined glossary terms. The Glossary of Terms is located in the *Application Materials* link in the left navigation bar.

8) **Submitting Attachments:** Applicants will not be allowed to submit any attachments until the Allocation Application is submitted successfully. The online allocation application will not allow the applicant to upload attachments after the attachments deadline. For additional information regarding attachments, please see the *Attachment Upload Instructions* document.

SECTION 5.0 GENERAL DATA ENTRY TIPS

1) **Narrative questions:** For all questions requiring a narrative response, you need to click the *Add/Edit* button to access a separate screen via which you can submit your narrative information. Please note that each narrative text response has an identified maximum character length (which, depending on font size, will range from about 1/3 of a page to about 2 pages.) These character maximums include spaces, punctuation, and special characters. You will not be able to save a response that exceeds these character limits, so be sure to review your response to make sure it is complete prior to proceeding to the next question. If more than the maximum number of characters are entered, a message will display when the Save button is clicked. The message will include the number of characters that exceeded the maximum allowable.

> **TIP**: Before using the 2012 online Allocation Application, type your narrative answers into a separate word processing program (e.g., Microsoft Word). Then copy and paste the answers into the appropriate sections of the online application. This will prevent the loss of information if you encounter problems saving your application or connection problems. It will also cut down on the time you spend directly filling out the application online. When copying and pasting the narrative responses from a word processor into the narrative text box, any special indentations or spacing will not carry over. Formatting, such as bold, italicized, or underlined text, will not display in the narrative.

2) **Yes/No narrative questions:** For any questions where a YES/NO response determines if the provision of narrative or other data elements are required:

a) Select a YES/NO response for all applicable questions, and click *Save.*

b) The necessary *Add/Edit* buttons will appear to allow you to provide narrative or other data.

3) **Cutting and Pasting:** To copy and paste information in a Windows platform from a MS Word file or other word processing file:

a) Go to the document with the appropriate text.

b) Highlight the information you wish to paste. *Press and hold down the Ctrl button, then press C.* Alternatively, you can press the right button on your mouse and then select **Copy**.

c) Go to the online application. Click in the applicable text box. *Press and hold down the Ctrl button, then press V.* This will paste the information into the text box. Alternatively, you can press the right button on your mouse and then select **Paste**.

d) The text boxes only allow basic text. Any formatting (e.g., italics, bold, bullets) will be simplified to a basic font. Charts and tables cannot be pasted or created in the text boxes. Additionally, you will not be able to check for spelling or grammatical errors within the online application.

4) **Dependent Questions:** Responses to some questions will trigger the applicability of other "dependent" questions or tables later in the application. Be careful when changing the responses to these types of questions (often they are YES/NO questions), as the changes will make the dependent questions or tables "not applicable" and may erase entries in the dependent questions or tables later in the application. For example, changing your response to Question 17 from YES to NO will make Exhibit A not applicable and any data you had previously entered in Exhibit A will be erased. Also, for example, be careful with Tables that have a "not applicable" option. If you check the "not applicable" box, and click *Save*, any data previous entered in that table will be lost.

SECTION 6.0   INSTRUCTIONS FOR SELECTED SPECIFIC QUESTIONS

6.1   Allocation Application Homepage

1) When you first enter the online application, you will be required to certify to: (1) the Assurances and Certifications contained in the 2012 Allocation Application; and (2) the fact that you have read all the resources provided by the Fund.

2) If you cannot certify to the Assurances and Certifications:

a) Upon clicking *Continue*, you will be prompted to provide a written explanation of such. You will not be permitted to enter into and provide data in the 2012 online Allocation Application until you have provided the required narrative.

b) After providing this narrative and upon re-entering the online application, the narrative will be displayed on the Application Homepage and you will be able modify your written explanation.

3) You will also be notified with an alert message if the organization through which you are applying is certified as a Subsidiary CDE in the CDFI Fund's IT systems and, as such, is not able to apply for an NMTC Allocation. You will not be able to continue to the Allocation Application if you receive this alert. If you believe that you are receiving the message in error, please call (202) 622-2455 or email ithelpdesk@cdfi.treas.gov (with the subject line "NMTC Allocation Application - IT Support"). The Allocation Application must be submitted by the parent Applicant CDE by logging

into the Applicant CDE's myCDFI Fund account and using that account to access the online application.

6.2   Applicant Information

Questions 2 & 3:   You will be asked to provide general information about the Applicant and Controlling Entity (if applicable).

a)   The Applicant's name and EIN will be populated automatically by data you entered in myCDFIFund. You will not be able to alter these data points in the online Allocation Application. **If you need to modify your EIN, you will have to request such through myCDFI Fund or the CDFI Fund's IT Help Desk.** ithelpdesk@cdfi.treas.gov

b)   You will be asked in Questions 2(d) and 3(d) if the Applicant and Controlling Entity (if applicable) is Minority-owned or Minority-controlled. Minority-owned or Minority-controlled refers to an entity that has at least 51 percent of either its equity ownership interest owned by or Board of Directors comprised of individuals who identify themselves as Black American, Asian American, Hispanic American, or Native American.

c)   If you are a federally-regulated financial institution, in Question 2(e) you are asked to provide the name of the primary federal regulator and certification number. In Question 3(e) you are asked to provide the same information for a Controlling Entity that is a federally-regulated financial institution, if applicable. If you are not a federally regulated financial institution, leave these fields blank.

d)   You will be asked in Question 2(f) if the Applicant is a domestic corporation or partnership for federal tax purposes. **If you indicate NEITHER, then the Applicant is not eligible to apply for a NMTC Allocation**, and you will not be able to access the remainder of or submit an online Allocation Application.

e)   You will be asked in Question 2(j) if affiliates of the Applicant are also applying for a NMTC allocation in the 2012 NMTC Round. **If you indicate YES, then the Applicant is not eligible to apply for a NMTC Allocation**, and you will not be able to access the remainder of or submit an online Allocation Application.

Questions 5:   You will be asked to select, from a drop-down menu, the individual(s) from your organization that you would like identified as the Applicant Authorized Representative, Controlling Entity Representative (if applicable), Application Contact Person for this application, and Public Contact Person. The individuals' current contact information in their myCDFI Fund user accounts will be imported to this document. If you would like to identify an individual that does not appear on this list, you will need to add this person to the list of users for the Applicant organization in its myCDFI Fund account.

If you see incorrect contact information for an individual, you will not be able to update their information in the application. Those users must login to myCDFIFund and update their own user profile by clicking the "User Profile" link on the left-hand side of the screen and update the user account.

Question 6: The Applicant's CDE certification control number will be populated automatically by data in the CDFI Fund's CDE certification database. If a CDE certification Control Number is not automatically populating in Question 6, this means that the CDFI Fund may not have received a CDE Certification Application from the Applicant at this time. **The Applicant will not be able to submit an online 2012 NMTC Allocation Application until a CDE Certification Control Number automatically populates in Question 6.**

If you believe the Applicant has submitted a CDE Certification Application, and thus a Control Number should be appearing in Question 6, please email cdfihelp@cdfi.treas.gov with the subject line "NMTC Allocation Application: CDE Control Number Assistance Needed".

In the meantime, you may continue to complete and save information in other parts of the application. However, you will not be able to submit an online Allocation Application until such time as the CDFI Fund confirms that the CDE Certification Application was received in a timely fashion.

Questions 7-8: You will be asked to describe your service area, which **must be the same as the service area designated by the CDFI Fund in its official letter of CDE Certification** for your organization. If your organization has not yet been certified as a CDE, then it should be the same service area designated in your CDE Certification Application. If your organization has indicated in 6(b) that you are requesting a service area amendment, you should describe your service area including the requested amendment.

a) Select a service area in Question 7 (i.e., national, multi-state, statewide or local). Click *Save* and then *Next Page*.

b) In Question 8, click *Add/Edit* to identify the state(s) you intend to serve. Select states by checking the respective checkbox next to a state, and click *Save.* If you select a:

i) National service area, you must identify the 7 states or territories with the highest expected concentration of projected activities. The online allocation application will only accept 7 states or territories, no more or less.

ii) Multi-state service area, you must identify at least 2 states or territories. If your CDE certification includes counties but not the entire state, be sure to specifically identify those counties and not simply identify the entire state as the service area.

iii) Statewide service, you will only be able to select one state.

iv) Local service area, you will only be able to select one state, and you must identify the specific counties that you intend to serve in that state.

c) To add counties (only applicable for local or multi-state service areas), scroll to the bottom of the state selection screen, and click on the link(s) for the state(s) for which you would like to identify specific counties. If you intend to serve the entire state, do **not** add any counties. If you will serve specific counties, select counties by checking the respective checkbox next to the county, and click *Save.* You will be returned to the main, view-only screen for Question 8. Repeat steps a-c to continue to edit your service area.

6.3   Business Strategy

Question 13:   You will be asked to indicate the types of QLICI activities in which you intend to engage.

a) **You should complete this question before completing any of the other questions or exhibits that follow, since your response to Question 13 will affect the applicability of other questions and tables that appear later in the application.**

b) This question is split into multiple sub-questions and spans multiple pages to facilitate data entry. Click on *Add/Edit* to begin.

c) First, you will be prompted to provide the percentages of your allocation (by dollar amount) that will be used for each of the five categories of QLICI activities. Once you have entered your percentages, click *Save.*

d) Upon clicking *Save*, you will be sent to a second edit screen to provide additional data for any applicable QLICIs (e.g., if you indicated a percentage for "Investment, or loans to, other *CDEs*", then you will be asked to indicate if you plan to originate loans or capital/equity, and you will also be asked to quantify the activities in which the recipient CDEs will engage).

e) Once you have entered the additional data required, click *Save.* You will be returned to the view-only screen for Question 13.

Question 14:   You will be asked to select the types of products that you intend to offer.

a) If you provided a percent greater then zero for Question 13(a-c), then you will be prompted to indicate which types of products that you will offer by providing a YES/NO response to the radio buttons for each product type. Once you have indicated YES or NO for each product type, click *Save.*

b) Upon clicking *Save*, you will have access to *Add/Edit* buttons to provide narrative to describe each of the flexible or non-traditional rates/terms that you indicated you would offer (i.e., the rates/terms for which you provided a YES response).

c) Provide a narrative for each rate or term that requires such. Your narratives will be saved at the bottom of your screen.

d) Once you have provided all required data and narratives, click *Next Page* to move on.

Question 16:   If you indicated in Question 13(d) that you intend to purchase loans from other CDEs, you will be asked to provide more information about your loan purchasing strategy.

a) First, provide a YES/NO response to Questions 16(a) and click *Save.*

b) If you respond Yes to Question 16(a), an *Add/Edit* button will appear, as well as a data entry box to provide a percentage. Provide the percentage of loan sale proceeds you will require loan sellers to reinvest in QLICIs, and click *Save*. You must click *Save* <u>immediately</u> after entering the percentage, otherwise, the percentage will be eliminated.

c) Use the *Add/Edit* buttons to provide narratives for Questions 16(a)-16(b).

d) Once you have provided all required data and narratives, click *Next Page* to move on.

Question 18:   You will be asked to indicate if you have a track record of successfully providing activities that would <u>not</u> qualify as QLICIs.

a) First, provide a YES/NO response, and click *Save.*

b) Use the *Add/Edit* buttons to provide a narrative for Questions 18(b).

c) Once you have provided the required information and narrative, click *Next Page* to move on.

Question 21:   You will be asked to indicate if at least 50 percent of the Applicant's total financing activities over the past five years, <u>as shown in Exhibit A</u>, have been directed to *Non-Metropolitan Counties.*

a) First, provide a YES/NO response, and click *Save*.

b) An *Add/Edit* button will appear, as well as a data entry box to provide a percentage for the minimum (Question 21(b)) and maximum (Question 21(c)) percentage of QLICIs you are willing to commit to providing in *Non-Metropolitan Counties*. Provide both percentages and click *Save.* You must click *Save* immediately after entering the percentage, otherwise, the percentage will be eliminated.

c) If the response to Question 21(c) is greater than zero, then you will be required to complete a narrative for Question 21(d) and Question 21(e). Click the *Add/Edit* button to enter the narrative.

d) Once you have provided all required data and narratives, click *Next Page* to move on.

Questions 22-23: In Question 22, you will be asked if you intend to use substantially all of the proceeds of the QEIs to make investments in unrelated entities. In Question 23 you will be asked to describe any potential situations in which you or your affiliates will receive financial benefits from the QALICBs financed with the QLICIs.

    a)   First, provide Yes or No answer to Question 22. Click *Save*.

    b)   In Question 23, provide Yes or No responses to 23(a) – 23(e). To provide the required narrative for Question 23(a) – 23(e), use the *Add/Edit* buttons.

    c)   Use the *Add/Edit* button to provide the narrative response for Question 23(f).

    d)   Once you have provided all required data and narratives, click *Next Page* to move on.

6.4   Community Outcomes

Question 24: In Question 24, you will be asked if you intend to use your QEI proceeds to finance QLICIs made in one or more geographic areas characterized by higher distress.

    a)   First, indicate the areas of higher distress you intend to serve by selecting YES/NO response for each area of higher distress indicated in Question 24. Click *Save*.

    b)   In Question 24(a), you will be asked if you commit to providing at least 75% of your total QLICIs (in terms of aggregate dollar amount) in areas that are either (1) characterized by at least one of items 1-3 on the above list for each QLICI; or (2) characterized by at least two of items 4-15 on the provided list for each QLICI.

    c)   In Question 24(b), you will be asked to discuss how you will target investments in the areas of higher distress selected in Question 24. Click the *Add/Edit* button to enter the required narrative, then click *Save.*

    d)   Once you have provided all required data and narratives, click *Next Page* to move on.

Question 25: You will be asked to indicate the community development outcomes you expect to achieve as a result of the projected QLICIs described in the Business Strategy section.

    a)   In Question 25(a), indicate which outcomes you expect to achieve, by selecting a YES/NO response for each impact, and click *Save*.

    b)   Upon clicking *Save*, you will have access to *Add/Edit* buttons to provide narratives to quantify and describe EACH of the outcomes that you indicated you would offer (i.e., any outcome where you provided a YES response). Provide narrative for

each outcome that requires such. Your narratives will be saved at the bottom of your screen.

c) In Question 25(b) you will be asked to describe how the Applicant will track and document the community development outcomes it expects to achieve as a result of receiving an NMTC Allocation. Click the *Add/Edit* button to enter the required narrative, then click *Save.*

d) In 25(c), you will be asked to commit to providing 20 percent of aggregate developed housing units as affordable housing if the proposed NMTC activities include developing or rehabilitating rental or for sale housing. Select Yes or No and hit *Save*. If No, you will have access to *Add/Edit* buttons to provide a narrative response.

e) In Question 25(d), you will be asked to provide the minimum percentage, estimated number of projects to be financed, and estimated dollar amount of the Applicant's NMTC activities that will focus on healthy food financing in Food Deserts. Click *Save* immediately after entering the responses, otherwise, the data will be eliminated.

e) Once you have provided all required data and narratives, click *Next Page* to move on.

6.5   Management Capacity

Question 34:   You will be asked to describe the financial health of the Applicant (or Controlling Entity):

a) First, indicate if your response is: (1) for the Applicant; (2) for the Controlling Entity; or (3) not applicable. You may only select "not applicable" if your organization is a start-up entity that has not yet incurred operating expenses and does not have a Controlling Entity. Click *Save*.

b) If you indicated "not applicable", you will not be required to complete the remainder of Question 34. Click *Next Page* to move onto the next question.

c) If you indicated Applicant or Controlling Entity, you will need to provide YES/NO responses in Questions 34(a)-(e), and click *Save.* Upon clicking *Save*, you will be provided an *Add/Edit* button next to each applicable narrative question.

d) Click the *Add/Edit* buttons to provide narrative where required, and click then *Next Page* to move onto the next question.

6.6   Capitalization Strategy

Question 38:   In Part (a) of this question, **y**ou will be asked to indicate if your current or prospective investors will originate or other wise identify transactions in which the Applicant will invest. In Part (b), you will be asked to indicate if the Applicant will receive QEIs

from Affiliates. If you answer "yes" to either part, you will be asked to complete Part (c). If you answer "no" to both parts, you are not required to answer Part (c).

a)   First, provide a YES/NO response to Question 38 a & b, and click **Save.**

b)   If you respond YES to either of these questions, a text entry box will appear in Question 38 c. Provide the required narrative and click **Save.** Click **Next Page** to move on.

c)   If you respond NO to both Question 38 a & b, click **Next Page** to move on.

Question 40:   You will be asked to indicate if more than 85 percent of QEI proceeds will be invested/re-invested in QLICIs.

a)   First, provide a YES/NO response to Question 40, and click **Save.**

b)   If you respond YES, a data entry box will appear in Question 40. Provide the percentage of QEI proceeds that will be invested in QLICIs, and click **Save.** You must click **Save** immediately after entering the percentage, otherwise, the percentage will be eliminated. Click **Next Page** to move on.

Question 41:   You will be asked to indicate if there is an absolute minimum below which you would not accept a NMTC Allocation.

a)   First, provide a YES/NO response to the available radio button, and click **Save.**

b)   If you respond YES, an **Add/Edit** button will appear in Question 41, as well as a data entry box to provide your minimum allocation amount. Provide the minimum allocation amount you would be willing to accept, and click **Save.** You must click **Save** immediately after entering your minimum allocation amount, otherwise, the amount will be eliminated.

c)   Use the **Add/Edit** button to provide narrative for Question 41.

d)   Once you have provided all required data and narrative, click **Next Page** to move on.

6.7   Information Regarding Previous Awards

Questions 42-44: You will be asked if you are a previous CDFI Fund awardee – under any of the CDFI Fund's programs, and if you are a previous NMTC allocatee, QEI investor, or have Control of an allocatee, you will be asked to discuss those previous NMTC allocations. Your previous awards and allocations and the award and allocations of any Affiliates will be pre-populated in Questions 42 and 43, to the extent that your Affiliates have been recorded in your myCDFI Fund account prior to beginning the Allocation Application. If all previous awards and allocations are not pre-populated, please follow the instructions below to add additional entries.

a)   First, indicate a YES/NO response to Question 42, and click **Save.**

b)   If you indicated NO to Question 42, you are not required to complete the remainder of Question 42. Click **Next Page** to move onto the next question.

c) If you indicated YES to Question 42, upon clicking *Save*, you will be provided an *Add/Edit* button. To list your previous CDFI Fund awards, click this *Add/Edit* button. You will be directed to a separate edit screen to add individual awards. Follow the instructions on this edit screen to ensure proper and accurate data entry. When you are finished entering data for an award, click *Save.* You will be brought back to the main Question 42 screen. To enter another previous award, click the *Add/Edit* button again. Repeat until you have added all of your previous awards to the Previous Awards Chart.

- To access a previous CDFI Fund Award, complete the following steps. (NOTE: Only users with Administrator user rights within myCDFI Fund can access previous award information through the organization's myCDFI Fund account.)

  1. Log in to your myCDFIFund User Account and Organization Account.

  2. On the Organization tab for your myCDFIFund Organization Account, click the "Awards" link in the left navigation bar.

  3. The previous awards will appear in a table with the Award Year.

  4. Click on the "Award Details" link for each award for detailed award information.

d) Once you have provided all required data, click *Next Page* to move onto the next question.

e) Indicate a YES/NO response to Question 43, and click *Save.*

f) If you indicated NO to Question 43, you are not required to complete the remainder of Question 43. Click *Next Page* to move onto the next question.

g) If you indicated YES to Question 43, upon clicking *Save*, you will be provided an *Add/Edit* button. To list your previous allocations, click this *Add/Edit* button. You will be directed to a separate edit screen to add individual allocations. Follow the instructions on this edit screen to ensure proper and accurate data entry. **Please note that it is essential that the correct Control Number be entered. (Format example: 06NMA003553 – where as the first two digits represent the award year, NMA refers to a New Markets Allocation, and the trailing digits are associated with the CDE certification number.) Otherwise an error will result and you will not be able to complete this question. If you are unsure of the Control Number, you should be able to find this information via your myCDFI Fund account.** When you are finished entering data for an allocation, click *Save.* You will be brought back to the main Question 43 screen. To enter another previous allocation, click the *Add/Edit* button again. Repeat until you have added all of your previous allocations to the Previous Awards Chart.

- To access a previous CDFI Fund Allocation, complete the following steps. (NOTE: Only users with Administrator user rights within myCDFIFund can access previous allocation information through the organization's myCDFIFund account.)

  1. Log in to your myCDFIFund User Account and Organization Account.

2. On the Organization tab for your myCDFIFund Organization Account, click the "Allocations" link in the left navigation bar.

3. The previous allocations will appear in a table with the Award Year.

4. Click on the image under the "Details" column to access detailed allocation information.

h) Once you have provided all required data, click *Next Page* to move onto the next question.

i) If you responded YES to Question 43, you will be prompted to provide narratives in Question 44. Click *Add/Edit* to provide the narratives. Click *Next Page* to move onto the next question.

Question 45 You will be asked if the Applicant and/or any of its Affiliates: i) made a QEI into a CDE (or subsidiary of a CDE) that received a NMTC Allocation in a prior round; or ii) assumed Control of a CDE that received a NMTC Allocation in a prior round.

a) First, indicate a YES/NO response to Question 45, and click *Save.*

b) If you indicated NO to Question 45, you are not required to complete the remainder of Question 45. Click *Next Page* to move onto the next question.

c) If you indicated YES to Question 45, upon clicking *Save*, you will be provided an *Add/Edit* button. To list your investments into another CDE or assumption of Control of another CDE, click this *Add/Edit* button. You will be directed to a separate edit screen to add individual investments. Follow the instructions on this edit screen to ensure proper and accurate data entry. When you are finished entering data for an award, click *Save.* You will be brought back to the main Question 45 screen. To enter another investment, click the *Add/Edit* button again. Repeat until you have added all of your investments.

d) Once you have provided all required data, click *Next Page* to move onto question 45(b).

SECTION 7.0   INSTRUCTIONS FOR EXHIBITS AND TABLES

1) Read the tips on each exhibit homepage and follow the instructions at the top of the page for each table.

2) Columns and rows that are in blue are automatically calculated by the system. You will not be able to edit these fields.

3) To enter data in the gray fields, click the Edit buttons. You will be directed to separate edit screens to provide your data. The fields that are automatically calculated by the system will not appear on these edit screens.

4) **In tables that include a checkbox indicating that the table is complete, you must check "Click here, if table Complete in all aspects" in order for the system to mark each table as "Complete".** Failure to do such will prevent you from submitting your online Allocation Application. Additionally, checking this box will populate any empty cells in your table with zeros.

7.1   Exhibit A - Track Record of Activities

1) If you answered YES to Question 17 to indicate that you have a track record of providing the types of QLICI activities that you intend to offer, you will be required to complete the charts in Exhibit A1-A4 as applicable.

2) For those tables that are applicable and you complete, you will need to indicate whether the data in the table refers to the Applicant or its Controlling Entity. You may indicate one or the other, but not both. **Changing this selection on one table in Exhibit A will change it for all tables in Exhibit A.** If you use the experience of a Controlling Entity to complete Exhibit A Tables, you should also use that Controlling Entity's experience to complete Tables D1 and E2. Also, if the information reflects the activities of the Controlling Entity, it may include, in the aggregate, the track record of all and any subsidiaries of the Controlling Entity, including the Applicant.

3) If you do not have a track record in a particular type of QLICI activity, you should select either the Applicant or Controlling Entity as appropriate and check "Check here, if table is Not Applicable".

4) In each table, click the *Edit* buttons to provide data.

5) The data you enter for "Totals to Disadvantaged Businesses and Communities (2007-2011)" must be a subset of "Totals (2007-2011)".   For your ease of reference, the values for "Totals (2007-2011)" will appear on the separate edit screen for entering "Totals to Disadvantaged Businesses and Communities (2007-2011)".

6) The data you enter for "$ amount of debt and $ amount equity provided by the Applicant" must be a subset of "Total $ amount of financing provided by the Applicant".

7) If you answered YES to Question 18 indicating a track record of successfully providing financial products and services that would not qualify as QLICI activities, you will be required to complete Table A5. Follow the instructions on the table to provide accurate data.

7.2   Exhibit B - Projected Activities

1) The system will only require you to complete those tables in Exhibit B that correspond to the QLICI activities you indicated you would engage in per Question 13.

2) In each applicable table, click the *Edit* buttons to provide data, and follow the instructions provided on the edit screens for each table.

7.3   Exhibit C – Staff and Board Qualifications

In each applicable table, click the *Add/Edit* buttons to provide data, the *Edit* buttons to modify previously entered data, and follow the instructions provided on the edit screens for each table.

7.4   Exhibit D – Asset Management

1) In each applicable table, click the *Add/Edit* buttons to provide data, the *Edit* buttons to modify previously entered data, and follow the instructions provided on the edit screens for each table.

2) For Table D1, you will need to indicate whether the data in the table refers to the Applicant or the Controlling Entity. You may indicate one or the other, but not both.

3) For Table D1 you may check "Not Applicable" if the table is not applicable (e.g., if you do not have a track record of making loans in real estate or non-real estate businesses). If you do not have any delinquencies or write-offs, indicate "0" in rows in rows 4, 5, 9 and 10.

4) For Table D1, follow the instructions on the table to provide accurate data.

5) For Table D2 data must be provided for the Applicant. Do **not** provide data for the Controlling Entity.

6) Table D2 must be completed by all Applicants.

7) For each year, click the *Edit* buttons to provide data, the *Edit* buttons to modify previously entered data, and follow the instructions provided on the edit screens for each table to provide accurate data.

7.5   Exhibit E – Investor Strategy

1) If you complete Table E1, you are required to submit copies of your investor letters with your application. If you fail to submit such, your application will still be accepted, but your Capitalization Strategy score will reflect this lack of information.

2) For Table E2:

   a) Indicate if this table is being completed for the Applicant or its Controlling Entity. You may only indicate one or the other, but not both. If you use the experience of a Controlling Entity to complete Table E2, you should also use that Controlling Entity's experience to complete the Tables in Exhibit A and Table D1.

   b) Click the *Edit* buttons to provide data.

   c) The sum of rows 3, 5, 7, and 9 must be equal to or a subset of (i.e., less than) row 1.

   d) The sum of rows 4, 6, 8, and 10 must be equal to or a subset of (i.e., less than) row 2.

SECTION 8.0   PRINTING AND SUBMITTING YOUR APPLICATION

8.1 Printing your Application

To print your application, click the *Application Status* link in the left navigation bar, from anywhere in the application. Click on the *View/Print Whole Application* link at the top of the Application Status page, which is located above the Table of Contents chart. For maximum printing quality:

   a) Use Internet Explorer 8.0 or higher

   b) Ensure "Print background colors and images" is checked in the browser's printing options:

   a) Go to Tools, Internet Options and

> **TIP**: You will be prevented from submitting an electronic application after **5:00 pm ET on September 12, 2012**. The system prevents submission of an electronic application if it is incomplete, on behalf of an ineligible entity, or past the date/time of the application deadline. **Once an application is submitted to the Fund, it may not be altered. An online Allocation Application will not be considered complete unless the signature page (unaltered with the Authorized Representative signature) is submitted online by 11:59 pm ET on September 14, 2012, in accordance with the instructions provided in the online application. The Controlling Entity Representative (if applicable) must also sign the signature page.**

Advanced

b) Scroll down to find the Printing options

c) Check the box "Print background colors and images"

d) Click *Apply* and then click *OK.*

c) The browser's page setup should have the following specifications:

a) Go to File and Page Setup

b) Under Orientation, ensure "Portrait" is selected

c) Under Margins, ensure the margins are set at:

    i)   Left and right margins: 0.3 inches

    ii)   Top and bottom margins: 0.4 inches

8.2   Submitting your Application

1) At any time, you may click on the ***Application Status*** link in the left menu bar, from anywhere in the application, to see which questions of your application are "Complete" or "Not Complete". If a question is marked as "Not Complete" in the checklist, click on that question to view the red error messages indicating why the question is incomplete.

2) With the exception of Question 12, once your status page indicates that all questions are "Complete" (or "Not Applicable"), the Submit link below the Application Details on the Application Status page will become enabled. (Note that Question 12 (Time to complete) will be disabled until the status of all other questions are designated "Complete" or "Not Applicable" on the Application Status page, after which it can be completed). **YOU WILL NOT BE ABLE TO SUBMIT AN APPLICATION UNTIL ALL ITEMS ARE COMPLETE** (or marked as "Not Applicable"). If you believe that items that are complete are incorrectly showing up as incomplete, be sure to contact the CDFI Fund's technical support team by phone or email prior to 5:00 pm ET on Monday, September 10, 2012 so that the CDFI Fund may help you resolve your errors.

3) Before you submit your application, the CDFI Fund recommends that you print and review your application. **<u>ONCE SUBMITTED, YOUR APPLICATION RESPONSES MAY NOT BE ALTERED.</u>**

8.3   Signature Page

1) Once you have submitted your online Allocation Application responses, **you must print off the Signature Page, have the Authorized Representative and Controlling Entity Representative (if applicable) sign the signature page and upload the document electronically through the online Allocation Application. If necessary, the Authorized Representative and Controlling Entity can sign separate pages. In this case, be sure to upload both pages. An application is <u>not complete</u>, and will not be considered for review, until your Authorized Representative Signature Page has been uploaded electronically by 11:59 pm ET on Friday, September 14, 2012.**

2) Along with your signature page(s), you should upload all requisite attachments electronically. If you fail to provide the requisite attachments, your application will still be accepted, however, it will be scored accordingly. The **<u>only</u>** possible attachments to the 2012 online Allocation Application are as follows:

   a) Organizational charts per Question 28 (expected of all Applicants); and

   b) Investor letters if you answer YES to Question 37.

   All other attachments received will be rejected.

3) Attachments can only be uploaded after the allocation application responses are submitted and before the attachment deadline of **Friday, September 14, 2012 at 11:59 pm ET**. Applicants are advised to submit by 5:00 pm ET on September 14, 2012, as CDFI Fund staff will not be available after this time.

4) See the Attachment Upload Instructions document provided as item 7 on the homepage of the online Allocation Application for detailed instructions to assist with uploading the necessary documentation.