

**Abbreviated CDFI Transaction Level Report Form for CDFI Certification Applicants and Certified CDFIs that are not current Financial Assistance (FA) Recipients Form & Data Point Guidance**

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# Abbreviated CDFI Transaction Level Report Form for CDFI Certification Applicants and Certified CDFIs that are not current Financial Assistance (FA) Recipients & Data Point Guidance<sup>1</sup>

December 2022

## I. Overview

In May 2020, the Certification Transaction Level Report (CTLR) was a proposed requirement for CDFI Certification Applicants, and for those Certified CDFIs that are not current Financial Assistance (FA) recipients and therefore do not submit a full Transaction Level Report (TLR) (OMB control number 1559-0027) to the CDFI Fund. As an administrative efficiency, the CTLR data collection was submitted for public comment under the Annual Certification and Data Collection Report (ACR) OMB control number 1559-0046. The CTLR was intended to support both the revised Certification Application (see related OMB 1559-0028) and the ACR. The CTLR would be submitted using the CDFI Fund's Awards Management and Information System (AMIS).

As of October 2022, in response to public comments, the CDFI Fund has eliminated the separate CTLR. CDFI Certification Applicants and those Certified CDFIs that are non-recipients will submit a subset of the full TLR to the CDFI Fund, the abbreviated TLR. The subset of data fields is modeled on the 11 data fields proposed in the CTLR, with the addition of other TLR data fields necessary to conform to existing TLR validations and allow for Target Market (TM) activity assessment. The abbreviated TLR provides a method to evaluate the extent to which Certified CDFIs serve qualified Investment Areas and Targeted Populations.

For Certified CDFIs that are current active FA recipients, the Fund is making a few non-substantive changes to the TLR in order to better measure TM activity, as well as align new tables originally proposed as part of the CTLR. First, the TLR's Consumer Loan Report (CLR) will now require entities to report counts and dollar amounts for individual Other Targeted Population (OTP) categories instead of the current overall OTP category. Credit Unions and Banks will continue to report consumer loans aggregated to the census tract level. Second, the TLR will now include the Financial Services Table and Loan Purchases Table originally proposed for the CTLR. The same eligibility requirements for their use applies. Third, several existing data fields will include additional answer choices in their pull-down

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<sup>1</sup>According to the Paperwork Reduction Act (PRA), as amended, no persons are required to respond to a collection of information unless it displays a valid Office of Management and Budget (OMB) Approval Number. This form's Approval Number is 1559-0046. Public reporting burden for this collection of information is estimated to average 10 hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Community Development Financial Institutions Fund, 1500 Pennsylvania Ave, NW, Washington, DC 20220.

menus. For example, the “Purpose” data field will now include “Climate-Centered Finance” as an answer choice to align with answer choices in the ACR. The full-length CDFI TLR has its PRA approval set to expire at the end of July 2023; so it will go out for renewal in the first half of calendar year 2023.

Section II provides a synopsis of the abbreviated TLR, including the designated TLR data fields and the data entry and submission process. Section III discusses the new Financial Services table and Section IV discusses the new Loan Purchases table. Both of these tables were originally proposed as part of the CTLR and are now incorporated into the TLR for every organization to complete if applicable. Section V describes the non-substantive changes being made to the TLR so that it better aligns with the new Certification Application and the ACR. Section VI describes the policies from the Certification Application that are relevant to measuring and reporting Target Market activity and thus impact how the transaction level data should be reported in the abbreviated TLR, as well as how many TLRs will need to be submitted in order to assess whether an entity is meeting the Target Market activity thresholds. The Appendices provide more detail on the abbreviated TLR’s technical requirements, as well as current versions of the instructional guidance for geocoding TLR addresses, certifying TLR records and completing the Consumer Loans/Investments Originated Table. These documents will be updated once the abbreviated TLR and its components are fully built out in AMIS. All capitalized terms used throughout the document are defined in the CDFI statute, regulations and related guidance.

## II. Abbreviated Transaction Level Report (TLR)

CDFI Certification Applicants and Certified CDFIs that are not current active FA recipients will report on new originations closed during the most recently completed fiscal year in the abbreviated TLR. CDFI Certification Applicants are required to submit their complete abbreviated TLR ahead of their CDFI Certification Application submission, which is considered the pre-certification process. Certified CDFIs that are not current active FA recipients are required to submit their complete abbreviated TLR ahead of their ACR submission. To ensure coordination between TLR TM activity results and ACR TM activity requirements, ACR submissions will be due 180 days after the reporting entity’s most recently completed fiscal year. Certified CDFIs will no longer have a “gap” fiscal year between their date of certification and their first ACR submission.

The existing CDFI TLR Address Report will be used to enter location information for each transaction. Depending on the number of originations to report on, an organization may enter information on each origination directly through the user interface in AMIS or they can submit through a bulk upload using a spreadsheet file. Organizations will use the existing TLR reporting and pre-certification process, which allows reporting organizations to validate and check their TLR and associated reports for errors before submitting their final reports. The precertification process will also allow organizations to stage their data in batches and to avail themselves of the geocoding functionality for determining whether transactions are located in qualified Investment Areas (IAs). When organizations upload their reports into the precertification process, the system will check for errors. Once all of the transactions are correct and validated by the system, an organization can submit the final report. An organization should retain all supporting documentation for a minimum of 10 years after submission of the TLR to the Fund for compliance record keeping, just in case it is subject to a random desk review based on the guidelines stated in the Certification Agreement.

Once an organization has submitted its final report, AMIS will then generate a display for each Applicant or certified CDFI that provides an overall tabulation of the proportion of its new originations that serve qualified Investment Areas and/or Targeted Populations based on the Applicant’s or CDFI’s proposed or approved Target Market(s). This information will automatically be populated into either the CDFI Certification Application or ACR to assess whether the organization meets the minimum Target Market activity thresholds required for obtaining or maintaining its CDFI Certification.

Table 1 below provides the existing CDFI TLR data points collected through AMIS and used in conjunction with the CDFI Information Mapping System (CIMS) for the CDFI TLR that all CDFI Certification Applicants and certified, non-FA award recipient CDFIs must complete.

**Table 1: CDFI TLR Data Fields to be completed by CDFI Certification Applicants and certified, non-FA award recipient CDFIs**

Existing CDFI TLR Column Letter	TLR Data Point	Description	Data Type
C	TLR Submission Year	TLR Submission Year is the year of the report, NOT the year when the report is submitted.	Drop down of year
D	Date Originated	Report the date that a legally binding note was signed by the borrower/investee in favor of the lender/investor.	Response must be mm/dd/yyyy
E	Original Loan/Investment Amount	Report the amount of the loan original investment.	Response must be numeric and non-negative
F	Purpose	Choose one of the pre-defined values below and identify the primary purpose of the financial note.	Drop down of purpose
G	Transaction Type	Choose one of the pre-defined values below and report the type of transaction for the financial note.	Drop down of type
H	Loan Status	Choose one of the pre-defined values below and report the status of the loan or investment at the reporting period end.	Drop down of status
B	Originator Transaction ID	The reporting entity should assign a unique identifier to each loan or investment.	Response must be text - up to 20 characters

I	Interest Rate	Report the interest rate charged to the borrower at origination.	Response must be in numeric format up to 3 decimal places
Q	Forgivable Loan	Report whether the loan or investment agreement stipulates that some or all of the outstanding balance of the loan or the equity may be converted to a grant upon meeting specified conditions.	Drop down of responses
N	Equity-Like Features	Choose one of the pre-defined values below and report the type of equity-like feature.	Drop down of responses
S	Client ID	The reporting entity should create and report a unique identifier to help distinguish which clients/projects (investees, borrowers, or projects) are associated with which loans or investments.	Response must be text up to 20 characters
T	Investee/Borrower Type	Choose one of the pre-defined values below and report whether the transaction is a loan or investment in an individual, a business or a CDFI certified by the CDFI Fund.	Drop down of type
W	Entity Structure	Choose one of the pre-defined values below and report the investee's/borrower's business or government structure.	Drop down of type
X	Minority Owned or Controlled	Report whether the investee/borrower is more than 50% owned or controlled by one or more minorities.	Drop down of responses
Y	Women Owned or Controlled	Report whether the investee/borrower is more than 50% owned or controlled by one or more women.	Drop down of responses
Z	Low-Income Owned or Controlled	Report whether the investee/borrower is more than 50% owned or controlled by one or more low-income persons.	Drop down of responses
AC	Race	Choose one of the pre-defined values below and report the race of the investee or borrower.	Drop down of race

AD	Hispanic Origin	Choose one of the pre-defined values below and report whether the investee or borrower is Hispanic.	Drop down of Hispanic origin
AI	Low-Income Status	Choose one of the pre-defined values below and report the income status of the investee or borrower.	Drop down of income status
AJ	Other Targeted Populations	Choose one of the pre-defined values below and report whether the transaction serves an Other Targeted Population (OTP) as defined in the CDFI Fund's Target Market Assessment Methodologies document.	Drop down of OTP type
AK	Description of Other Approved OTP	If "Other Approved OTP" was selected above, report the description of that Other Targeted Population.	Text
AO	IA End Users	Choose one of the pre-defined values below and report whether the transaction serves Investment Area (IA) End Users.	Drop down of IA
AL	LITP End Users	Choose one of the pre-defined values below and report whether the transaction serves Low-Income Targeted Population (LITP) End Users as defined in the CDFI Fund's Target Market Assessment Methodologies document.	Drop down of LITP
AM	OTP End Users	Choose one of the pre-defined values below and report whether the transaction serves Other Targeted Population (OTP) End Users as defined in the CDFI Fund's Target Market Assessment Methodologies document.	Drop down of OTP type
AN	Description of Other Approved OTP-End Users	If "Other Approved OTP" was selected above, report the description of that Other Targeted Population.	Text

### III. TLR for Financial Services

Depository Institutions seeking to obtain or maintain CDFI Certification are able to document the provision of qualified Financial Services to meet the Target Market test if the dollar volume of their qualified Financial Product transactions falls below the 60 percent threshold, but still represents at least 50% of the total dollar volume of its transactions. In such cases, a Depository Institution may meet the test by demonstrating that at least 60 percent of the total number of its Financial Products are directed to one or more eligible Target Market(s) *and* at least 60 percent its total unique depository account holders are members of one or more eligible Target Market(s), as of the end of the reporting fiscal year.

To provide for such cases, the TLR has a separate template and/or AMIS user interface, the TLR Financial Services object, where reporting entities will provide information on their unique depository account holders as of the last day of the most recently completed fiscal year. Depending on the number of unique depository account holders, the reporting entity may be required to enter information directly into AMIS through the user interface or use the template for bulk record uploading. Reporting entities will use the CDFI TLR Address object to geocode the location of each unique depository account holder by the census tract FIPS code. The results from geocoding allow AMIS to determine which unique depository account holders are located in Investment Areas. Using the CDFI Fund's Target Market Assessment Methodologies, a reporting entity can identify unique depository account holders who are members of an approved Targeted Population. It is important to remember that a unique depository account holder may qualify for an Investment Area as well as a Targeted Population(s), but for purposes of calculating Target Market activity percentages, a unique depository account holder can only be counted once, i.e. it is either IA or LTP or OTP, but not more than one.

Please note that as part of the geocoding process, the CDFI Information Mapping System (CIMS) will NOT save any addresses and will return a file with only valid FIPS codes and identify transactions that serve Investment Areas. This approach protects confidential information.

**Table 2: Data Fields for the TLR Financial Services Object**

Data Point	Description	Data Type
Financial Services Submission Year	Financial Services Submission Year is the year of the report, NOT the year in which the report is submitted.	Drop down of year
Depository Account Holder ID	An ID number unique to each depository account holder at the financial institution as of the last day of the most recently completed fiscal year.	Alpha-numeric
Other Targeted Populations (OTP)	Select from drop down the Other Targeted Population(s) associated with the depository account holder.	Drop down of OTP type
Account FIPS Code	11-digit census tract FIPS code generated by geocoding the depository account holder address to indicate the depository account holder's location.	Text format
Account Latitude	X coordinate location (latitude) of the depository account holder.	Numeric
Account Longitude	Y coordinate location (longitude) of the depository account holder.	Numeric
Investment Area (IA)	Binary response derived from the "Account FIPS Code" data field indicating whether the depository account holder lives in an eligible Investment Area.	FIPS Code Qualified (Yes/No)
Low-Income Targeted Population (LITP)	Select from drop down the binary response indicating whether the depository account holder is a member of a Low-Income Targeted Population.	Drop down of Yes or No
Org ID	AMIS ORG ID.	Auto-populated
Organization Name	Full name of the reporting entity	Auto-populated
Institution Type	Financial institution type (should align with Organizational Profile option selected).	Auto-populated
Submission Date	Date on which the template/table was submitted by the financial institution.	Auto-generated date by AMIS (mm/dd/yyyy)



## IV. TLR for Loan Purchases

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

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

Table 3 below presents the data fields that comprise the TLR’s Loan Purchases object. The TLR will provide a separate template to geocode the location of loans purchased from a CDFI or non-Certified CDFIs only if address information is available for each transaction. All loans purchased from a certified CDFI should be coded as “Other Targeted Population – Certified CDFIs” by the reporting entity. For loans purchased from a non-certified CDFI, the reporting entity can classify them as IA, LITP or OTP depending on their eligibility. Based on the FIPS code assigned to each loan purchased in the TLR, AMIS will assess whether it is located in an IA. Reporting entities should refer to the CDFI Fund’s Target Market Assessment Methodologies document for guidelines on how to classify a loan purchased as LITP or OTP.

To conduct a Loan Purchases analysis, please select the Loan Purchases template. Please note that CIMS will NOT save any addresses and will return a file with only valid FIPS codes for each transaction that is identified as serving either a distressed area or Targeted Population. This approach protects confidential information.

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

**Table 3. Data Fields for the Loan Purchases Object**

QUESTION NUMBER	REPORT ITEM	INSTRUCTIONS
LP1	TLR Loan Purchase Submission Year	Select from drop down list of years

		<b>NOTE:</b> TLR Loan Purchase Submission Year is the year of the report, NOT the year when the report is submitted.
LP2	Was this loan/loan bundle purchased from a Certified CDFI?	<p>Select from the following answers:  Yes  No  If answer is “Yes” then proceed to Question LP3.  If answer is “No” then proceed to Question LP22.</p> <p><b>NOTE:</b> “Certified” status pertains to the time of purchase for the individual loan or loan bundle. If the CDFI from which the individual loan or loan bundle was purchased was not Certified at the time of purchase, but later became Certified, then the reporting entity should respond “No” to this question. If the CDFI from which the individual loan or loan bundle was purchased was Certified at the time of purchase, but later became not Certified, then the reporting entity should respond “Yes” to this question.</p>
<b>If Yes, provide the following information on each individual loan or loan bundle. Do not disaggregate loan bundles. (Use multiple rows if necessary):</b>		
LP3	Purchase Number	System assigned value.
LP4	Purchase Date	For each row, enter the month, day, and year of the loan purchase event.
LP5	Total \$ Paid	For each row, enter the Total Amount Paid for the loan purchase.
LP6	Total # Loans	For each row, enter the Total Number of Loans for the purchase.
LP7	Presale Book Value	For each row, enter the Presale Book Value for the loans purchased.
LP8	Name of Certified CDFI that Loan/Loan Bundle was Purchased From	For each row, enter the name of the Certified CDFI from which the individual loan or loan bundle was purchased.
LP8A	City location for the Certified CDFI from which the Loan/Loan Bundle was Purchased	For each row, enter the name of the city.
LP8B	State location for the Certified CDFI from which the Loan/Loan Bundle was Purchased	For each row, enter the name of the state.
LP9	Business Loans_Amount	For each row, enter the Dollar Amount of loan purchases in this category. <b>NOTE:</b> This category includes microenterprise loans.
LP10	Business Loans_Number	For each row, enter the Number of loan purchases in this category.
LP11	Consumer Loans_Amount	For each row, enter the Dollar Amount of loan purchases in this category.

LP12	Consumer Loans_Number	For each row, enter the Number of loan purchases in this category.
LP13	Commercial Real Estate Loans_Amount	For each row, enter the Dollar Amount of loan purchases in this category.
LP14	Commercial Real Estate Loans_Number	For each row, enter the Number of loan purchases in this category.
LP15	Residential Real Estate Loans_Amount	For each row, enter the Dollar Amount of loan purchases in this category.
LP16	Residential Real Estate Loans_Number	For each row, enter the Number of loan purchases in this category.
LP17	Mortgage Loans_Amount	For each row, enter the Dollar Amount of loan purchases in this category.
LP18	Mortgage Loans_Number	For each row, enter the Number of loan purchases in this category.
LP19	Other/Unknown Loans_Amount	For each row, enter the Dollar Amount of loan purchases in this category.
LP20	Other/Unknown Loans_Number	For each row, enter the Number of loan purchases in this category.
LP21	Other Targeted Populations (OTP)	Systems should fill this in as "Other Targeted Population – Certified CDFIs."
<p><b>If No, provide the following information on each individual loan, regardless of whether it is a single loan purchase or a loan bundle purchase. All loan bundles should be disaggregated to the individual loan level. (Use multiple rows if necessary):</b></p>		
LP22	Purchase Number	Number identifying the loan bundle to which individual loans belong if they were purchased in a bundle.  <b>NOTE:</b> Loans purchased together in a bundle should have the same number value for this data field.
LP23	Loan ID	Unique identifier for each loan in a purchased bundle or individual loans purchased separately.
LP24	Name of Entity Loan was Purchased From	For each row, enter the name of the entity from which the loan(s) was purchased.
LP25	Purchase Date	For each row, enter the month, day, and year of the loan purchase event.
LP26	Loan Amount	For each row, enter the Dollar Amount of loan purchased.
LP27	Loan Interest Rate	For each row, enter the interest rate of loan purchased.
LP28	Loan Status	For each row, select the option below that describes the status of the loan purchased at the end of the most recently completed fiscal year. Active Closed Sold Charged-off

		Refinanced Restructured
LP29	Purpose	For each row, select the option below that describes the purpose of the loan purchased. Consumer Non-Real Estate Business Non-Real Estate Microenterprise Home Purchase Home Improvement Real Estate – Construction/Permanent/Acquisition w/o Rehab – Commercial Real Estate – Construction–Housing–Multi Family Real Estate – Construction–Housing–Single Family Real Estate–Rehabilitation–Commercial Real Estate – Rehabilitation – Housing – Multi Family Real Estate – Rehabilitation – Housing – Single Family Climate Other
LP30	Project FIPS Code	Report the project’s 11-digit FIPS Code.
LP31	Project Latitude	Report the Project Latitude (Y-Coordinate). <b>NOTE:</b> It should be a negative number.
LP32	Project Longitude	Report the Project Longitude (X-Coordinate) <b>NOTE:</b> It should be a positive number.
LP33	Investment Area (IA)	For each row, value of (Yes or No) will be Populated by AMIS based on the submission of the CDFI TLR Address template into CIMS.
LP34	Other Targeted Populations (OTP)	For each row, select the option below and report whether the loan purchased serves an Other Targeted Population (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document.  Native American Native Alaskan residing in Alaska African American Native Hawaiian residing in Hawaii Other Pacific Islander residing in Other Pacific Islands Persons with Disabilities Hispanic Other Approved OTP NA
LP35	Desc of Other Approved OTP	If “Other Approved OTP” was selected in LP34, provide a description of the approved Targeted Population.

LP36	Low-Income Targeted Population (LITP)	<p>For each row, choose one of the predefined values below and report whether the transaction serves a Low-Income Targeted Population.</p> <p>Yes No</p> <p><b>NOTE:</b> An entity may code loans as LITP through its own loan processing system. Such coding should be based on the collection of income data per the CDFI Fund’s Regulations and the CDFI Fund’s Target Market Assessment Methodologies document. For cases where the CDFI Fund has approved an entity’s method to determine LITP End-Users, that method can be used to designate transactions as long as there is supporting documentation. The transaction file should be validated and saved in the organization’s pre-certified account.</p>
LP37	IA End Users	<p>For each row, choose one of the predefined values below and report whether the transaction serves Investment Area (IA) End Users.</p> <p>Yes No NA</p> <p><b>NOTE:</b> Consult the “CDFI Program 2011-2015 ACS Eligible Investment Areas” table for identifying eligible investment areas (IA) census tracts -- <a href="https://www.cdfifund.gov/research-data/Pages/default.aspx">https://www.cdfifund.gov/research-data/Pages/default.aspx</a>.</p>
LP38	LITP End Users	<p>For each row, choose one of the pre-defined values below and report whether the transaction serves Low-Income Targeted Population (LITP) End Users as defined in the CDFI Fund’s Target Market Assessment Methodologies document.</p> <p>Yes No NA</p> <p><b>NOTE:</b> Individuals qualify as members of the Low-Income Targeted Population (LITP) if their family income is:</p> <ul style="list-style-type: none"> <li>- For Metropolitan Areas: <ul style="list-style-type: none"> <li>o 80% of the area median family income (adjusted for family size); or</li> </ul> </li> <li>- For non-Metropolitan Areas, the greater of:</li> </ul>

		<ul style="list-style-type: none"> <li>○ 80% of the area median family income (adjusted for family size); or</li> <li>○ 80% of the statewide non-Metropolitan Area median family income (adjusted for family size).</li> </ul>
LP39	OTP End Users	<p>For each row, select the option below and report whether the loan purchased serves an Other Targeted Population (OTP) End User as defined in the CDFI Fund’s Target Market Assessment Methodologies document.</p> <p>Native American  Native Alaskan residing in Alaska  African American  Native Hawaiian residing in Hawaii  Other Pacific Islander residing in Other Pacific Islands  Persons with Disabilities  Hispanic  Other Approved OTP  NA</p>
LP40	Desc of Other Approved OTP-End Users	If “Other Approved OTP” was selected in LP38, provide a description of the Other Targeted Population.

## V: Non-substantive Changes to the Full-Length CDFI TLR

In an effort to better align the existing CDFI TLR data collection instrument (OMB Control Number 1559-0027) with the new Certification Application and new ACR, the Fund will make the following changes:

- (1) Add “Climate-Centered” Finance as an answer choice for the “Purpose” data field

<p><b><i>Purpose</i></b> <span style="float: right;"><i>(Column F)</i></span></p> <p>Choose one of the pre-defined values below and identify the primary purpose of the financial note. If there are multiple purposes (for example, a loan funding both the purchase of a fixed asset and a facility improvement), select the purpose with the largest share of the transaction.</p>
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Validations:

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

Please select one of the following:

<b>CONSUMER</b>	Consumer: Loan is a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as Housing loans. <b>Note: Banks and Credit Unions will receive a validation error if they select Consumer as the Purpose and will be directed to fill out the Consumer Loans/Investments Originated table instead.</b>
<b>BUSINESS</b>	Non-Real Estate Business: Financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
<b>MICRO</b>	Non- Real Estate Microenterprise: Financing to a for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) with an amount no more than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
<b>CLIMATE</b>	Climate-Centered Finance: Financing projects related to climate resilience; response to or preparation for extreme weather; reduction of emissions; sustainability; energy, water, or location efficiency; or clean energy projects, including Solar (NAICS 221114), Wind power (NAICS 221115), Geothermal power (NAICS 221116), Biomass (NAICS 221117), as well as other terms such as “LEED”, “recycling”, “waste processing”, “Biofuel”, “brownfield”, “renewable energy” or “green lending.
<b>HOMEPURCH</b>	Home Purchase: Loan is for the purchase of a primary residence.
<b>HOMEIMP</b>	Home Improvement: Loan is for the renovation or other improvement of an owner-occupied home.
<b>RECOCOM</b>	Real Estate – Construction/Permanent/Acquisition w/o Rehab – Commercial: Financial Note is for predevelopment financing, construction or permanent financing,

	or acquisition without rehabilitation of office, retail, manufacturing, or community facility space. Include mixed-use real estate that combines both commercial and residential use.
<b>RECOMULTI</b>	Real Estate – Construction–Housing-Multi Family: Financial Notes is for predevelopment financing, or construction of multifamily housing.
<b>RECOSINGLE</b>	Real Estate – Construction–Housing-Single Family: Financial Note is for predevelopment financing, or construction of single family housing.
<b>RERHCOM</b>	Real Estate–Rehabilitation–Commercial: Financing is to rehabilitate office, retail, manufacturing, or community facility space. Financial Note may include acquisition costs. Include mixed-use real estate that combines both commercial and residential uses. Exclude acquisitions without rehabilitation.
<b>RERHMULTI</b>	Real Estate – Rehabilitation – Housing – Multi Family: Financing is to rehabilitate or acquire multifamily housing.
<b>RERHSINGLE</b>	Real Estate – Rehabilitation – Housing – Single Family: Financing is to rehabilitate or acquire single family housing.
<b>OTHER</b>	None of the Above: Financial note purpose does not match any of the purposes defined above. Loans or Investments to other CDFIs should be reported as “Other”.

(2) Add “Credit Cards” as a stand-alone answer choice for the “Transaction Type” data field, so it is no longer part of the “Lines of Credit” answer choice

<b><i>Transaction Type</i></b> <span style="float: right;"><i>(Column G)</i></span>	
Choose one of the pre-defined values below and report the type of transaction for the financial note. For Loan Guarantee, CDFI recipient is a guarantor of this loan. For Loan Loss Reserve, CDFI recipient is using the FA award to provide loan loss reserve for this loan. For Capital Reserve, CDFI recipient is using the FA award to leverage this loan.	
Validations:	
<ul style="list-style-type: none"> <li>• <b>Mandatory Field</b></li> </ul>	
<b><i>Please select one of the following:</i></b>	
<b>TERM</b>	Term Loan: A term loan is a loan from the CDFI for a specific amount that has a specified repayment schedule and a fixed or floating interest rate.
<b>EQTYINV</b>	Equity Investment: An equity investment is money that is invested in a company by the CDFI in exchange for the ownership shares of that company.
<b>CREDITCARD</b>	Credit Card: A payment mechanism that facilitates both consumer and commercial business transactions, including purchases and cash advances where the borrower is required to pay at least part of the card’s outstanding balance each billing cycle,



	depending on the terms as set forth in the cardholder agreement. As the debt reduces, the available credit increases for accounts in good standing.
<b>LOC</b>	Line of Credit (LOC): An LOC is an arrangement between the CDFI and a customer that establishes the maximum loan amount the customer can borrow excluding credit cards.
<b>DEBTEQTY</b>	Debt with Equity: The loan agreement that stipulates a loan may be converted to an equity upon meeting specified conditions.
<b>LNGUARANTEE</b>	Loan Guarantee: A loan agreement where the CDFI is a guarantor.
<b>LNLSRESERVE</b>	Loan Loss Reserve: CDFI is using the FA award to provide loan loss reserve for this loan
<b>CAPRESERVE</b>	Capital Reserve: CDFI is using the FA award to leverage this loan.
<b>OTHER</b>	None of the Above

(3) Add “Certified CDFI(s)” as an answer choice for the “Other Targeted Populations (OTP)” data field and rename some of the existing answer choices to reflect OTP language used in the new Certification Application and the Target Market Assessment Methodologies document.

<i>Other Targeted Populations</i> <span style="float: right;"><i>(Column AJ)</i></span>	
Choose one of the pre-defined values below and report whether the transaction serves an Other Targeted Population (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document.	
Validations:	
<ul style="list-style-type: none"> <li><b>Mandatory Field</b></li> </ul>	
<i>Please select one of the following:</i>	
<b>Native American</b>	Native American (with maintained tribal affiliation or community connection)
<b>Native Alaskan</b>	Native Alaskan residing in Alaska (with maintained tribal affiliation or community connection)
<b>African American</b>	African American
<b>Native Hawaiian</b>	Native Hawaiian residing in Hawaii
<b>Other Pacific Islander</b>	Other Pacific Islander residing in Other Pacific Islands
<b>Persons with Disabilities</b>	Persons with Disabilities
<b>Hispanic</b>	Hispanic

<b>Certified CDFIs</b>	Certified Community Development Financial Institutions (CDFIs)
<b>Other Approved OTP</b>	Other Approved OTP
<b>NA</b>	Not Applicable

(4) In order to allow forgivable loan products to be included as allowable Financial Products for TM activity tests, the answer choices for the “Forgivable Loan” data field need to be modified. The CDFI Fund will allow a forgivable loan that has at least 1 payment in a 12 months period to be counted as a Financial Product.

<b><i>Forgivable Loan</i></b> <span style="float: right;"><i>(Column Q)</i></span>	
Report whether the loan or investment agreement stipulates that some or all of the outstanding balance of the loan or the equity may be converted to a grant upon meeting specified conditions. Enter “Do Not Know” if the information is either unknown or not applicable. Only forgivable loans with at least one payment within 12 months of the loan closing date can be counted as a Financial Product for Target Market activity.	
Validations:	
<ul style="list-style-type: none"> <li>Conditionally required if <b>Transaction Type</b> = <b>TERM, EQTYINV, LOC, or DEBTEQTY</b></li> </ul>	
<b>Yes</b>	The loan or the equity may be converted to a grant.
<b>YesTM</b>	The loan or the equity may be converted to a grant and there has been at least one payment within 12 months of the loan closing date.
<b>No</b>	The loan or the equity may not be converted to a grant.
<b>Do Not Know</b>	The information is either unknown to the lender or not applicable.

(5) For the TLR’s Consumer Loans/Investments Originated Table (CLR), the Fund will add mandatory data fields that capture the dollar amount and number of loans for each OTP category in order to better assess TM activity to approved TMs, as well as change the existing LITP and OTP data fields from optional to mandatory.

*Existing Data Fields*

<p><b><i>LITP Amount</i></b> <i>(Column G)</i></p> <p>Of the Total Originated Amount, enter the amount of loans serving a Low-Income Targeted Population (LITP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.</p>
--

Validations:

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

*Response must be numeric*

## *LITP Number* (Column H)

Of the Total Originated Number, enter the number of loans serving a Low-Income Targeted Population (LITP) as defined in the CDFI Fund's Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*

## *OTP Amount* (Column I)

Of the Total Originated Amount, enter the amount of loans serving an Other Targeted Population (OTP) as defined in the CDFI Fund's Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number](#) is entered, then [OTP Amount](#) must be greater than or equal to [OTP Number](#)
- If entered, the sum of [LITP Amount](#) and [OTP Amount](#) must be less than or equal to [Total Originated Amount](#)

*Response must be numeric*

## *OTP Number (Column J)*

Of the Total Originated Number, enter the number of loans serving an Other Targeted Population (OTP) as defined in the CDFI Fund's Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*

### *New Data Fields*

## *OTP Amount Native American (Column#)*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native American (with maintained tribal affiliation or community connection) (OTP) as defined in the CDFI Fund's Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*

## *OTP Number Native American (Column #)*

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native American (with maintained tribal affiliation or community connection) (OTP) as defined in the CDFI Fund's Target Market

Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*

### *OTP Amount Native Alaskan (Column #)*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native Alaskan residing in Alaska (with maintained tribal affiliation or community connection) (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*

### *OTP Number Native Alaskan (Column #)*

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native Alaskan residing in Alaska (with maintained tribal affiliation or community connection) (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*

## *OTP Amount African American (Column #)*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population –African American (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*

## *OTP Number African American (Column #)*

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – African American (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

- If entered, [OTP Number African American](#) must be less than or equal to [OTP Number](#)
- If entered, the sum of [LITP Number](#) and [OTP Number African American](#) must be less than or equal to [Total Originated Number](#)

*Response must be numeric*

## *OTP Amount Native Hawaiian (Column #)*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native Hawaiian residing in Hawaii (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*

## *OTP Number Native Hawaiian (Column #)*

Of the Total Originated Number, enter the number of loans serving an approved Other Targeted Population – Native Hawaiian residing in Hawaii (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

Response must be numeric

## *OTP Amount Other Pacific Islander* (Column #)

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native Pacific Islander residing in Other Pacific Islands (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount Other Pacific Islander](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Other Pacific Islander](#) is entered, then [OTP Amount Other Pacific Islander](#) must be greater than or equal to [OTP Number Other Pacific Islander](#)
- If entered, [OTP Amount Other Pacific Islander](#) must be less than or equal to [OTP Amount](#)
- If entered, the sum of [LITP Amount](#) and [OTP Amount Other Pacific Islander](#) must be less than or equal to [Total Originated Amount](#)

Response must be numeric

## *OTP Number Other Pacific Islander* (Column #)

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native Pacific Islander residing in Other Pacific Islands (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

- **Mandatory Field**
- If entered, [OTP Number Other Pacific Islander](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Other Pacific Islander](#) is entered, then [OTP Number Other Pacific Islander](#) cannot be blank or zero
- If entered, [OTP Number Other Pacific Islander](#) must be less than or equal to [OTP Number](#)
- If entered, the sum of [LITP Number](#) and [OTP Number Other Pacific Islander](#) must be less than or equal to [Total Originated Number](#)

Response must be numeric



## *OTP Amount Persons with Disabilities* (Column #)

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Persons with Disabilities (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

### Validations:

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

*Response must be numeric*

## *OTP Number Persons with Disabilities* (Column #)

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Persons with Disabilities (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

### Validations:

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

*Response must be numeric*

## *OTP Amount Hispanic (Column #)*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Hispanic (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

### Validations:

- **Mandatory Field**
- If entered, [OTP Amount Hispanic](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Hispanic](#) is entered, then [OTP Amount Hispanic](#) must be greater than or equal to [OTP Number Hispanic](#)
- If entered, [OTP Amount Hispanic](#) must be less than or equal to [OTP Amount](#)
- If entered, the sum of [LITP Amount](#) and [OTP Amount Hispanic](#) must be less than or equal to [Total Originated Amount](#)

*Response must be numeric*

## *OTP Number Hispanic (Column #)*

Of the Total Originated Number, enter the number of loans serving Other Targeted Population –Hispanic (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

### Validations:

- **Mandatory Field**
- If entered, [OTP Number Hispanic](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Hispanic](#) is entered, then [OTP Number Hispanic](#) cannot be blank or zero
- If entered, [OTP Number Hispanic](#) must be less than or equal to [OTP Number](#)
- If entered, the sum of [LITP Number](#) and [OTP Number Hispanic](#) must be less than or equal to [Total Originated Number](#)

*Response must be numeric*

## *OTP Amount Other Approved OTP (Column #)*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Other Approved OTP (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity

needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount Other Approved OTP](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Other Approved OTP](#) is entered, then [OTP Amount Other Approved OTP](#) must be greater than or equal to [OTP Number Other Approved OTP](#)
- If entered, [OTP Amount Other Approved OTP](#) must be less than or equal to [OTP Amount](#)
- If entered, the sum of [LITP Amount](#) and [OTP Amount Other Approved OTP](#) must be less than or equal to [Total Originated Amount](#)

*Response must be numeric*

## *OTP Number Other Approved OTP* (Column #)

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Other Approved OTP (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

- **Mandatory Field**
- If entered, [OTP Number Other Approved OTP](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Other Approved OTP](#) is entered, then [OTP Number Other Approved OTP](#) cannot be blank or zero
- If entered, [OTP Number Other Approved OTP](#) must be less than or equal to [OTP Number](#)
- If entered, the sum of [LITP Number](#) and [OTP Number Other Approved OTP](#) must be less than or equal to [Total Originated Number](#)

*Response must be numeric*

## VI. Target Market Policies Affecting Abbreviated TLR Data Entry

### TARGET MARKET ACTIVITY BENCHMARKS

New CDFI Applicants must meet the applicable Target Market percentage benchmarks over its most recently completed fiscal year prior to submission of the Application. To maintain Certification, Certified CDFIs must demonstrate compliance with the Target Market percentage benchmarks based on an annual basis using the number and dollar amount of Financial Product originations during a reporting entity’s most recently completed fiscal year. A Certified CDFI that fails to meet the Target Market benchmark over its most recently completed fiscal year may maintain its Certification by

demonstrating that it met the benchmark over a three-year period through the last day of its most recently completed fiscal year.<sup>2</sup> To confirm activity to the Target Market, transaction level data will be submitted annually through the TLR.

#### CDFI CERTIFICATION APPLICATION

**All Applicants must complete and submit an abbreviated TLR before beginning an Application for CDFI Certification.** Data provided through the TLR will be used to determine the share of an entity's Financial Products and/or Financial Services that are deployed to the entity's proposed Target Market(s). Entities will upload transactional data to the TLR that supports the proposed Target Market and Accountability criteria using the eligible American Community Survey (ACS) dataset approved by the CDFI Fund.

Applicant and relevant Affiliate(s) data, presented by Financial Product category, will be collected in the TLR. The data must include all Financial Product transactions, by number and dollar that were closed during the Applicant's most recently completed fiscal year. Transactions provided to the proposed Target Market components must be identified in the TLR in order to count towards the Target Market requirements. In order to be approved for each Target Market component identified in the TLR, the Applicant will need to demonstrate the appropriate level of accountable board members using appropriate sources of accountability.

Depository Institutions selecting the option to use Financial Services to meet the Target Market test because their Target Market Financial Product dollar volume is between 50% - 59%, must also enter the data for all relevant, unique depository account holders as of the fiscal year end in the TLR.

#### COMPILING TARGET MARKET DATA

Data on Financial Product activity presented for review in connection with the Target Market requirements must be submitted in the TLR based on the date the Financial Product transactions were closed or, in the case of active, outstanding Loan Purchases, on the date the bundle of loans were purchased.

Even if related funds were not disbursed on that date or were not eventually fully disbursed, the transaction amounts must be the total amount of financing approved.

The CDFI Fund counts credit card products and lines of credit as Financial Products. Credit card and lines of credit product activity should be presented for review in connection with the Target Market requirements as follows:

- Each new account opened and issued will count as one Financial Product transaction.

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<sup>2</sup> Certified CDFIs that fail to meet the Target Market benchmark and have less than three years of CDFI Certification or reported data in the TLR will have the option to be evaluated based upon the full history of their reported financing activity, up to three full fiscal years, but not earlier than one full fiscal year prior to the submission of their Application.

- The date an account was opened and issued will be considered the date the Financial Product transaction was closed; not each time the credit is used, nor each year the credit is used.
- The credit limit approved when the account was first opened will constitute the transaction amount, not individual charges or draws or the outstanding balance.

The CDFI Fund counts Loan Purchases from CDFIs and Target Market loans purchased from non-Certified CDFIs as Financial Products. Loan Purchases should be presented for review in connection with the Target Market requirements as follows:

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

## TARGET MARKET PROVISIONS FOR DIFFERENT ENTITY TYPES

### **COLLECTIVE REVIEW FOR DEPOSITORY INSTITUTION HOLDING COMPANIES (DIHCs), AFFILIATES OF DIHCs, OR SUBSIDIARIES OF IDIs**

For a DIHC, an Affiliate of a DIHC, or a Subsidiary of an IDI to be certified as a CDFI, it must meet the Target Market requirements both:

- **Individually**, based on the Applicant's own Financial Product and, if elected, Financial Services activity; **and**
- **Collectively**, based on the aggregate Financial Product and, if elected, Financial Services activity of the Applicant and any Affiliate in its family of entities.

### **ALTERNATIVE PROVISIONS BY ENTITY TYPE**

#### *Depository Institution Holding Companies (DIHCs)*

DIHCs that do not directly provide Financial Products or Financial Services, may rely on the activity of all relevant Affiliates, subject to the statutory CDFI Certification collective review process. If a DIHC Applicant's Affiliates have also applied for CDFI Certification, the DIHC will present only the aggregate Financial Product and, if elected, Financial Services activity of all relevant Affiliates for review.

#### *Entities participating in the CDFI Fund's Bond Guarantee Program (BG Program)*

Entities applying for Certification solely for participation as Eligible CDFIs in the CDFI Fund's BG Program may meet CDFI Certification Target Market requirements using Financial Product activity that is not arm's-length, provided that the activity is by and between such entities and their Controlling Certified CDFIs. Such activity must be pursuant to operating agreements that include management and ownership provisions and that are in a form and substance acceptable to the CDFI Fund (see 12 CFR 1805.201(b)(2)(C)(iii)).

#### *Spinoffs*

If an entity is eligible for the CDFI Certification provision for Spinoffs (as described in the Financing Entity section of the Application), it must include the following Financial Product and Financial Services activity data for review in connection with the Target Market requirements:

- Any Financial Product transactions it closed during its most recently completed full fiscal year, including any Financial Product transactions received as part of a spun-off Financial Product portfolio that were closed by the original entity during its most recently completed fiscal year and that remain on the Spinoff's balance sheet as of the end of that fiscal year; **and**
- Any depository accounts held by the Spinoff entity that were still open as of the end of the entity's most recently completed fiscal year.

An entity spun off from a CDFI is not eligible for this provision.

## Appendix A: Abbreviated TLR Requirements

The TLR captures information on all loans and investments that the organization originated during the reporting period, as determined by its Certification Application or, for Certified CDFIs, by its Fiscal Year End. The abbreviated version of the TLR is only required for new Certification Applicants and currently Certified CDFIs that are not current Financial Assistance (FA) award recipients and therefore do not have to file the full-length TLR completed by award recipients.

For Certified CDFIs without an FA award, such as CDFI/NACA or RRP, your organization’s ACR will enable the abbreviated TLR. For those CDFI Fund award recipients, your Award Assistance Agreement will enable the full-length TLR. Please note, if you have multiple FA awards, you are only required to submit one TLR per fiscal year.

If your organization does not agree with the award and reporting status displayed in the ACR (for example a status of “Submitted,” or a due date of 12/31/2023), please review your Certification Agreement and/or Assistance Agreement with the CDFI Fund to ascertain which reports are designated in the Agreements. If you believe that your organization status is incorrect, please submit a service request in AMIS requesting a review of your award and reporting status.

### **Explanation of the Data Points for the abbreviated TLR to be completed by new CDFI Certification Applicants and Certified CDFIs that are not current Financial Assistance (FA) Recipients**

#### *TLR Submission Year* (Column C)

Choose one of the pre-defined values. TLR Submission Year is the year of the report, NOT the year when the report is submitted. For example, if this is your 2020 CDFI TLR, you should set the TLR Submission Year to “2020” for all records in that report even though the report is submitted in 2021.

Validations:

- **Mandatory Field**

#### *Date Originated*

(Column D)

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

Validations:

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

*Response must be mm/dd/yyyy*

## Original Loan/Investment Amount *(Column E)*

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

Validations:

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

*Response must be numeric*

## Purpose *(Column F)*

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

Validations:

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

Please select one of the following:

**CONSUMER**

Consumer: Loan is a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as



	Business loans and personal loans for home improvement or repair should be identified as Housing loans. <b>Note: Banks and Credit Unions will receive a validation error if they select Consumer as the Purpose and will be directed to fill out the Consumer Loans/Investments Originated table instead.</b>
<b>BUSINESS</b>	Non-Real Estate Business: Financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
<b>MICRO</b>	Non- Real Estate Microenterprise: Financing to a for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) with an amount no more than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
<b>CLIMATE</b>	Climate-Centered Finance: Financing projects related to climate resilience; response to or preparation for extreme weather; reduction of emissions; sustainability; energy, water, or location efficiency; or clean energy projects, including Solar (NAICS 221114), Wind power (NAICS 221115), Geothermal power (NAICS 221116), Biomass (NAICS 221117), as well as other terms such as “LEED”, “recycling”, “waste processing”, “Biofuel”, “brownfield”, “renewable energy” or “green lending.
<b>HOMEPURCH</b>	Home Purchase: Loan is for the purchase of a primary residence.
<b>HOMEIMP</b>	Home Improvement: Loan is for the renovation or other improvement of an owner-occupied home.
<b>RECOCOM</b>	Real Estate – Construction/Permanent/Acquisition w/o Rehab – Commercial: Financial Note is for predevelopment financing, construction or permanent financing, or acquisition without rehabilitation of office, retail, manufacturing, or community facility space. Include mixed-use real estate that combines both commercial and residential use.
<b>RECOMULTI</b>	Real Estate – Construction–Housing–Multi Family: Financial Notes is for predevelopment financing, or construction of multifamily housing.
<b>RECOSINGLE</b>	Real Estate – Construction–Housing–Single Family: Financial Note is for predevelopment financing, or construction of single family housing.
<b>RERHCOM</b>	Real Estate–Rehabilitation–Commercial: Financing is to rehabilitate office, retail, manufacturing, or community facility space. Financial Note may include acquisition costs. Include mixed-use real estate that combines both commercial and residential uses. Exclude acquisitions without rehabilitation.
<b>RERHMULTI</b>	Real Estate – Rehabilitation – Housing – Multi Family: Financing is to rehabilitate or acquire multifamily housing.

<b>RERHSINGLE</b>	Real Estate – Rehabilitation – Housing – Single Family: Financing is to rehabilitate or acquire single family housing.
<b>OTHER</b>	None of the Above: Financial note purpose does not match any of the purposes defined above. Loans or Investments to other CDFIs should be reported as “Other”.

<b>Transaction Type</b> <span style="float: right;"><i>(Column G)</i></span>	
<p>Choose one of the pre-defined values below and report the type of transaction for the financial note. For Loan Guarantee, CDFI Certification Applicant or currently Certified CDFI is a guarantor of this loan. For Loan Loss Reserve, CDFI Certification Applicant or currently Certified CDFI is using its assets to provide Loan Loss Reserve for this loan. For Capital Reserve, CDFI Certification Applicant or currently Certified CDFI is using its assets to leverage this loan.</p>	
<p>Validations:</p> <ul style="list-style-type: none"> <li>• <b>Mandatory Field</b></li> </ul> <p><b>Please select one of the following:</b></p>	
<b>TERM</b>	Term Loan: A term loan is a loan from the CDFI for a specific amount that has a specified repayment schedule and a fixed or floating interest rate.
<b>EQTYINV</b>	Equity Investment: An equity investment is money that is invested in a company by the CDFI in exchange for the ownership shares of that company.
<b>CREDITCARD</b>	Credit Card: A payment mechanism that facilitates both consumer and commercial business transactions, including purchases and cash advances where the borrower is required to pay at least part of the card’s outstanding balance each billing cycle, depending on the terms as set forth in the cardholder agreement. As the debt reduces, the available credit increases for accounts in good standing.
<b>LOC</b>	Line of Credit (LOC): An LOC is an arrangement between the CDFI and a customer that establishes the maximum loan amount the customer can borrow.
<b>DEBTEQTY</b>	Debt with Equity: The loan agreement that stipulates a loan may be converted to an equity upon meeting specified conditions.
<b>LNGUARANTEE</b>	Loan Guarantee: A loan agreement where the CDFI is a guarantor.
<b>LNLSRESERVE</b>	Loan Loss Reserve: CDFI is using the FA award to provide Loan Loss Reserve for this loan.
<b>CAPRESERVE</b>	Capital Reserve: CDFI is using the FA award to leverage this loan.
<b>OTHER</b>	None of the Above

## Loan Status

(Column H)

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

Validations:

- **Mandatory Field**

*Please select one of the following:*

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

## Originator Transaction ID

(Column B)

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

Validations:

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

*Response must be text - up to 20 characters*

## Interest Rate

(Column I)

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

Validations:

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

*Response must be in numeric format up to 3 decimal places*

## Equity-Like Features

*(Column N)*

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

Validations:

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

*Please select one of the following:*

<b>CONVDEBT</b>	Convertible Debt: Loan agreement specifies an option to convert all or part of the loan amount to equity
<b>PERFINT</b>	Performance Based Interest Rate: Loan's interest rate adjusts based on the borrower's performance.
<b>ROYALTIES</b>	Royalties: Loan has a royalty participation that gives the investor the right to a percentage of the borrower's sales or profits.
<b>WARRANTS</b>	Warrants: Loan agreement gives the investor the right to purchase the portfolio company's stock at a later date at a pre-negotiated price.
<b>OTHER</b>	None of the Above: Loan Agreement specifies an equity-like feature not described above.

## Forgivable Loan

*(Column Q)*

Report whether the loan or investment agreement stipulates that some or all of the outstanding balance of the loan or the equity may be converted to a grant upon meeting specified conditions. Enter "Do Not Know" if the information is either unknown or not applicable. Only forgivable loans with at least one payment within 12 months of the loan closing date can be counted as a Financial Product for Target Market activity.

Validations:	
<ul style="list-style-type: none"> <li>Conditionally required if <b>Transaction Type</b> = <b>TERM</b>, <b>EQTYINV</b>, <b>LOC</b>, or <b>DEBTEQTY</b></li> </ul>	
<b>Yes</b>	The loan or the equity may be converted to a grant.
<b>YesTM</b>	The loan or the equity may be converted to a grant and there has been at least one payment within 12 months of the loan closing date.
<b>No</b>	The loan or the equity may not be converted to a grant.
<b>Do Not Know</b>	The information is either unknown to the lender or not applicable.

<h2 style="margin: 0;">Client ID <span style="float: right;">(Column S)</span></h2> <p>The reporting entity should create and report a unique identifier to help distinguish which clients/projects (investees, borrowers, or projects) are associated with which loans or investments. A client/project ID can be associated with one or more loans/investments. The identifier can be a combination of both letters and numbers and should start with a letter. It should not contain any special characters such as, but not limited to, commas and exclamation points. <b><u>Do not use names, social security numbers, or any other personal identifying information in creating Client ID.</u></b></p>
Validations:
<ul style="list-style-type: none"> <li><b>Mandatory Field</b></li> </ul>
<i>Response must be text up to 20 characters</i>

<h2 style="margin: 0;">Investee/Borrower Type <span style="float: right;">(Column T)</span></h2> <p>Choose one of the pre-defined values below and report whether the transaction is a loan or investment in an individual, a business or a CDFI certified by the CDFI Fund. Loans or investments in nonprofit entities or non-certified CDFIs should be reported as "BUS."</p>	
Validations:	
<ul style="list-style-type: none"> <li><b>Mandatory Field</b></li> <li>If <b>Investee Type</b> = <b>IND</b> then <b>Purpose</b> cannot be <b>BUSINESS</b>, <b>RECOCOM</b>, <b>RECOMULTI</b>, <b>RECSINGLE</b>, <b>RERHCOM</b>, <b>RERHMULTI</b>, or <b>RERHSINGLE</b></li> <li>If <b>Investee Type</b> = <b>CDFI</b> then <b>Purpose</b> must be <b>OTHER</b></li> <li>If <b>Investee Type</b> = <b>BUS</b> then <b>Purpose</b> cannot be <b>CONSUMER</b>, <b>HOMEPURCH</b>, or <b>HOMEIMP</b></li> </ul>	
<b>Please select one of the following:</b>	
<b>IND</b>	Individual: A loan is issued by CDFI to a borrower, who is an individual.

<b>BUS</b>	Business: A loan is issued by CDFI to a borrower, who is a business entity.
<b>CDFI</b>	CDFI: A loan is issued by CDFI to a borrower, who is a CDFI certified by the CDFI Fund.

**Entity Structure** *(Column W)*

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

Validations:

- Conditionally required if **Investee Type = BUS**

**Please select one of the following:**

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

**Minority Owned or Controlled** *(Column X)*

Report whether the investee/borrower is more than 50% owned or controlled by one or more minorities. If the business is a for-profit entity, report whether more than 50% of the owners are minorities. If the business is a nonprofit entity, report whether more than 50% of its Board of Directors are minorities. Enter "Do Not Know" if the information is either unknown or not applicable.

Validations:

- Conditionally required if **Investee Type = BUS**

**Please select one of the following:**

<b>Yes</b>	The business is owned or controlled by minorities.
<b>No</b>	The business is not owned or controlled by minorities.
<b>Do Not Know</b>	The information is either unknown to the lender or not applicable.

## Women Owned or Controlled

(Column Y)

Report whether the investee/borrower is more than 50% owned or controlled by one or more women. If the business is a for-profit entity, report whether more than 50% of the owners are women. If the business is a nonprofit entity, report whether more than 50% of its Board of Directors are women. Enter "Do Not Know" if the information is either unknown or not applicable.

Validations:

- Conditionally required if [Investee Type](#) = BUS

**Please select one of the following:**

<b>Yes</b>	The business is owned or controlled by women.
<b>No</b>	The business is not owned or controlled by women.
<b>Do Not Know</b>	The information is either unknown to the lender or not applicable.

## Low-Income Owned or Controlled

(Column Z)

Report whether the investee/borrower is more than 50% owned or controlled by one or more Low-Income persons. If the business is a for-profit entity, report whether more than 50% of the owners are Low-Income persons. If the business is a nonprofit entity, report whether more than 50% of its Board of Directors are Low-Income persons. "Low-Income" is defined as having family income is equal or less than 80 percent of the Area Median Family Income. Enter "Do Not Know" if the information is either unknown or not applicable.

Validations:

- Conditionally required if [Investee Type](#) = BUS

**Please select one of the following:**

<b>Yes</b>	The business is owned or controlled by Low-Income persons.
<b>No</b>	The business is not owned or controlled by Low-Income persons.
<b>Do Not Know</b>	The information is either unknown to the lender or not applicable.

## Race

(Column AC)

Choose one of the pre-defined values below and report the race of the investee or borrower. If the investee or borrower is of mixed race, select "OTHER." Enter "Do Not Know" if the information is either unknown or not applicable.

Validations:

- Conditionally required if [Investee Type](#) = IND

**Please select one of the following:**

<b>AMIND</b>	Native American
<b>ALASKAN</b>	Alaskan Native
<b>ASIAN</b>	Asian
<b>BLACK</b>	African American
<b>HAWAIIAN</b>	Native Hawaiian
<b>PACIFIC</b>	Other Pacific Islander
<b>WHITE</b>	White
<b>OTHER</b>	None of the Above
<b>Do Not Know</b>	The information is either unknown to the lender or not applicable

**Hispanic Origin** (Column AD)

Choose one of the pre-defined values below and report whether the investee or borrower is Hispanic. Enter “Do Not Know” if the information is either unknown or not applicable.

Validations:

- Conditionally required if [Investee Type](#) = IND

**Please select one of the following:**

<b>Yes</b>	The borrower is Hispanic
<b>No</b>	The borrower is not Hispanic
<b>Do Not Know</b>	The information is either unknown to the lender or not applicable

**Low-Income Status** (Column AI)

Compliance Check

Choose one of the pre-defined values below and report the income status of the investee or borrower. Area Median Family Income (AMFI) for an investee or borrower depends on the Metropolitan/Non-Metropolitan designation of the county where the investee or borrower resides. If the investee or borrower lives in a Metropolitan county, then use the greater of either the Metropolitan or national Metropolitan AMFI. If the investee or borrower lives in a Non-



Metropolitan county, then use the greater of either the statewide or national Non-Metropolitan AMFI. Enter “Do Not Know” if the information is either unknown or not applicable.

Validations:

- Conditionally Required if **Investee Type = IND**

*Please select one of the following:*

<b>Extremely Low-Income</b>	Select this option if investee/borrower’s family income is less than 30 percent of the Area Median Family Income.
<b>Very Low-Income</b>	Select this option if investee/borrower’s family income is equal or greater than 30 percent and less than 50 percent of the Area Median Family Income.
<b>Low-Income</b>	Select this option if investee/borrower’s family income is equal or greater than 50 percent and equal or less than 80 percent of the Area Median Family Income.
<b>Middle-Income</b>	Select this option if investee/borrower’s family income is greater than 80 percent and less than 120 percent of the Area Median Family Income.
<b>Upper-Income</b>	Select this option if investee/borrower’s family income is equal or greater than 120 percent of the Area Median Family Income.
<b>Do Not Know</b>	The information is either unknown to the lender or not applicable

<b>Other Targeted Populations</b> <span style="float: right;"><i>(Column AJ)</i></span>	
Choose one of the pre-defined values below and report whether the transaction serves an Other Targeted Population (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document.	
Validations:	
<ul style="list-style-type: none"> <li><b>Mandatory Field</b></li> </ul>	
<i>Please select one of the following:</i>	
<b>Native American</b>	Native American (with maintained tribal affiliation or community connection)
<b>Native Alaskan</b>	Native Alaskan residing in Alaska (with maintained tribal affiliation or community connection)
<b>African American</b>	African American
<b>Native Hawaiian</b>	Native Hawaiian residing in Hawaii
<b>Other Pacific Islander</b>	Other Pacific Islander residing in other Pacific Islands
<b>Persons with Disabilities</b>	Persons with Disabilities
<b>Hispanic</b>	Hispanic

<b>Certified CDFIs</b>	Certified Community Development Financial Institutions (CDFIs)
<b>Other Approved OTP</b>	Other Approved OTP
<b>NA</b>	Not Applicable

<p><b>Description of Other Approved OTP</b> <span style="float: right;"><i>(Column AK)</i></span></p> <p><i>Desc. Of Other Approved OTP</i></p> <p>If “Other Approved OTP” was selected above, report the description of that Targeted Population.</p> <p>Validations:</p> <ul style="list-style-type: none"> <li>• Conditionally required if <b>Other Targeted Populations</b> = <b>Other Approved OTP</b></li> </ul>
<i>Response must be text</i>

<p><b><u>End Users:</u></b></p> <p><b>Loans to businesses:</b> End users are third party entities. For example, CDFI X (first party) makes a loan to Business Y (second party), then Business Y (second party) hires Entities Z (third party). If the majority of the Entities Z (the third party) are Low-Income (as defined in the Low-Income Status section), then select “YES” for LITP End Users. If the majority of the Entities Z (the third party) belong to an Other Targeted Population, then select “YES” for OTP End Users. If the majority of the Entities Z (the third party) live in Investment Areas, as defined by the CDFI Fund, then select “YES” for IA End Users.</p> <p><b>Loans for Facilities and Multi-family Housing:</b> Reporting End Users for OTP, LITP, or IA designated loans to fund facilities or multi-family housing or apartments should reflect the majority of the demographic or socioeconomic characteristics of the beneficiary population.</p>
---

<p><b>LITP End Users</b> <span style="float: right;"><i>(Column AL)</i></span></p> <p><u>Compliance Check</u></p> <p>Choose one of the pre-defined values below and report whether the transaction primarily serves a Low-Income Targeted Population (LITP) End Users as defined in the CDFI Fund’s Target Market Assessment Methodologies document. “Low-Income” is defined as having family income is equal or less than 80 percent of the Area Median Family Income.</p>
---

Validations:

- **Mandatory Field**

*Please select one of the following:*

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

<b>OTP End Users</b> <span style="float: right;"><i>(Column AM)</i></span>	
Choose one of the pre-defined values below and report whether the transaction serves an Other Targeted Population (OTP) End Users as defined in the CDFI Fund’s Target Market Assessment Methodologies document.	
Validations:	
<ul style="list-style-type: none"> <li>• <b>Mandatory Field</b></li> </ul>	
<i>Please select one of the following:</i>	
<b>Native American</b>	Native American (with maintained tribal affiliation or community connection)
<b>Native Alaskan</b>	Native Alaskan residing in Alaska (with maintained tribal affiliation or community connection)
<b>African American</b>	African American
<b>Native Hawaiian</b>	Native Hawaiian residing in Hawaii
<b>Other Pacific Islander</b>	Other Pacific Islander residing in other Pacific Islands
<b>Persons with Disabilities</b>	Persons with Disabilities
<b>Hispanic</b>	Hispanic
<b>Other Approved OTP</b>	Other Approved OTP
<b>NA</b>	Not Applicable

<b>Description of Other Approved OTP-End Users</b> <span style="float: right;"><i>(Column AN)</i></span>
<i>Desc. Of Other Approved OTP-End Users</i>
If “Other Approved OTP” was selected above, report the description of that Targeted Population.

Validations:

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

*Response must be text*

## *IA End Users*

*(Column AO)*

### Compliance Check

Choose one of the pre-defined values below and report whether the transaction serves Investment Area (IA) End Users. Consult the “CDFI Program 2011-2015 ACS Eligible Investment Areas” table for identifying eligible investment areas (IA) census tracts -- <https://www.cdfifund.gov/research-data/Pages/default.aspx>.

Validations:

- **Mandatory Field**

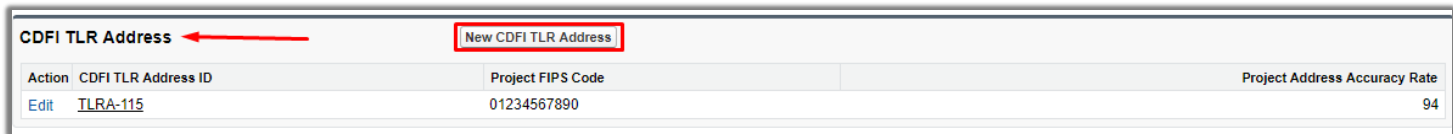
***Please select one of the following:***

<b>YES</b>	The transaction serves Investment Area (IA) End Users
<b>NO</b>	The transaction does not serve Investment Area (IA) End Users
<b>NA</b>	Not Applicable

## Appendix B: CDFI TLR Address

### Manual Entry:

To add a CDFI TLR Address, simply locate the “CDFI TLR Address” related list on the CDFI TLR and click “New CDFI TLR Address.” If another address needs to be recorded in the case of multiple address transactions, repeat the aforementioned step. CDFI TLR Project report and CDFI TLR Address report go together. In other words, if the reporting entity includes a loan in the CDFI TLR Project report, then the reporting entity needs to include its address(es) in the CDFI TLR Address report.



The screenshot shows a table titled "CDFI TLR Address" with a red arrow pointing to the title and a red box around the "New CDFI TLR Address" button. The table has the following structure:

Action	CDFI TLR Address ID	Project FIPS Code	Project Address Accuracy Rate
<a href="#">Edit</a>	TLRA-115	01234567890	94

The reporting entity will be directed to the following page to enter information for the CDFI TLR Address:

CDFI TLR Address Edit  
**New CDFI TLR Address**

---

**CDFI TLR Address Edit**

**Information**

Project Street Address Line ?

Project Street Address Line 2

Project City ?

Project State ?

Project Zip Code 5 ?

Project Zip Code Plus 4 ?

Project FIPS Code ?

Project X Coordinates ?

Project Y Coordinates ?

CDFI TLR ID ?

Project Address Latitude

Project Address Longitude

Project Address Accuracy Rate

**Note: If Investee Type = IND only provide the FIPS Code. Address and X-Y Coordinate will not be accepted.**

The following data points will be collected in the UI, XML, and CSV:

*Project Street Address Line* (Column C)

Compliance Check

Report the location of the business or other real estate project for which the loan or investment is being used. Only enter the address number and street name, nothing else. For example, "357 Bluff Rd". **P.O. Box addresses are not accepted.** Unit/Suite # can only be entered on "Project Street Address Line 2" below.

Validations:

- **Conditionally required if Investee Type = BUS or CDFI and X-Y Coordinate is blank**

- If **Investee Type** = **IND**, do not enter address

*Response must be text*

## Project Street Address Line 2

(Column D)

Report the second line of the project's street address such as Unit/Suite #, if necessary.

Validations:

- **Optional Field**

*Response must be text*

## Project City

(Column E)

Compliance Check

Report the project's city.

Validations:

- **Conditionally required** if **Investee Type** = **BUS** or **CDFI** and X-Y Coordinate is blank
- If **Investee Type** = **IND**, do not enter address

*Response must be text*

## Project State

(Column F)

Compliance Check

Report the two-letter state abbreviation.

Validations:

- **Conditionally required** if **Investee Type** = **BUS** or **CDFI** and X-Y Coordinate is blank
- If **Investee Type** = **IND**, do not enter address
- **Project State** must be a valid two-letter state abbreviation (e.g., CA, VA, or CO)

*Response must be text*

## Project Zip Code 5

(Column G)

Compliance Check

Report the five-digit zip code.

Validations:

- Conditionally required if **Investee Type** = **BUS** or **CDFI** and X-Y Coordinate is blank
- If **Investee Type** = **IND**, do not enter address
- **Project Zip Code 5** must be a five-digit code (e.g., 22191 or 04106)

*Response must be numeric*

## Project Zip Code +4

(Column H)

Report the four-digit zip code extension

Validations:

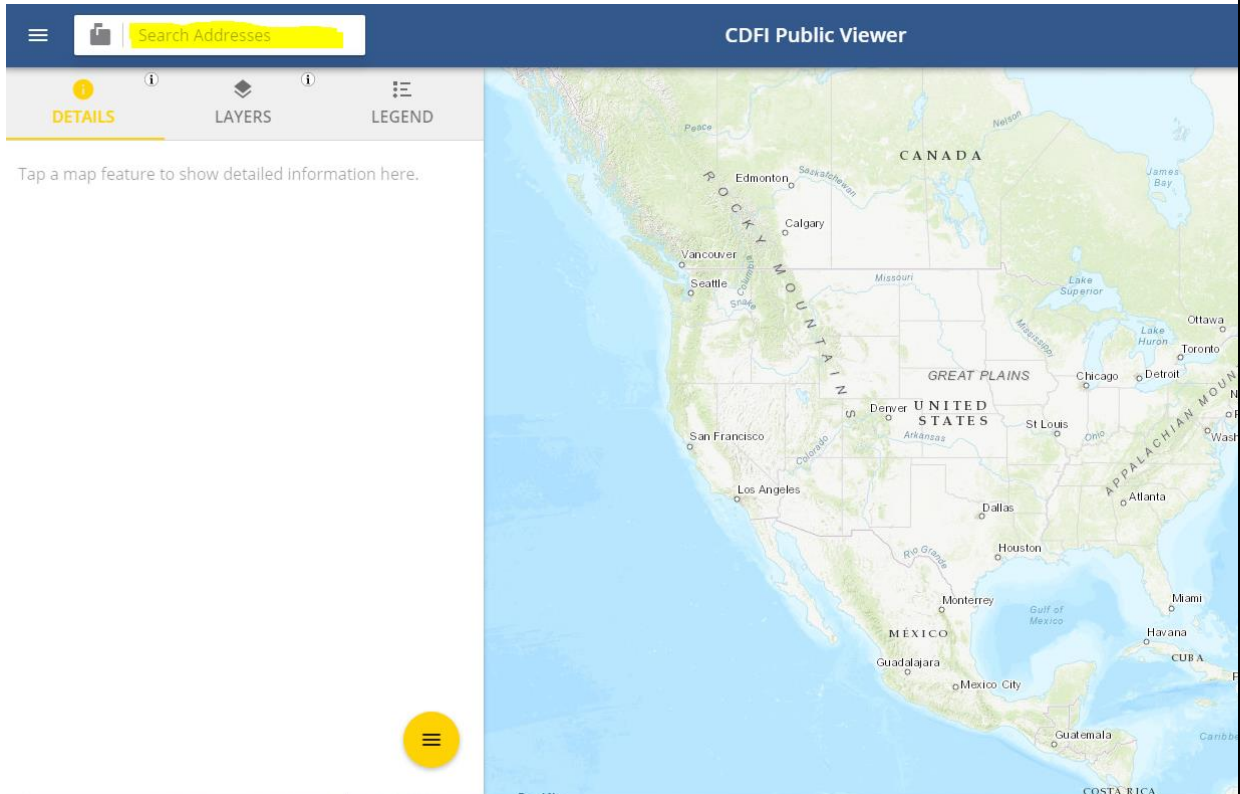
- **Optional Field**

*Response must be numeric*

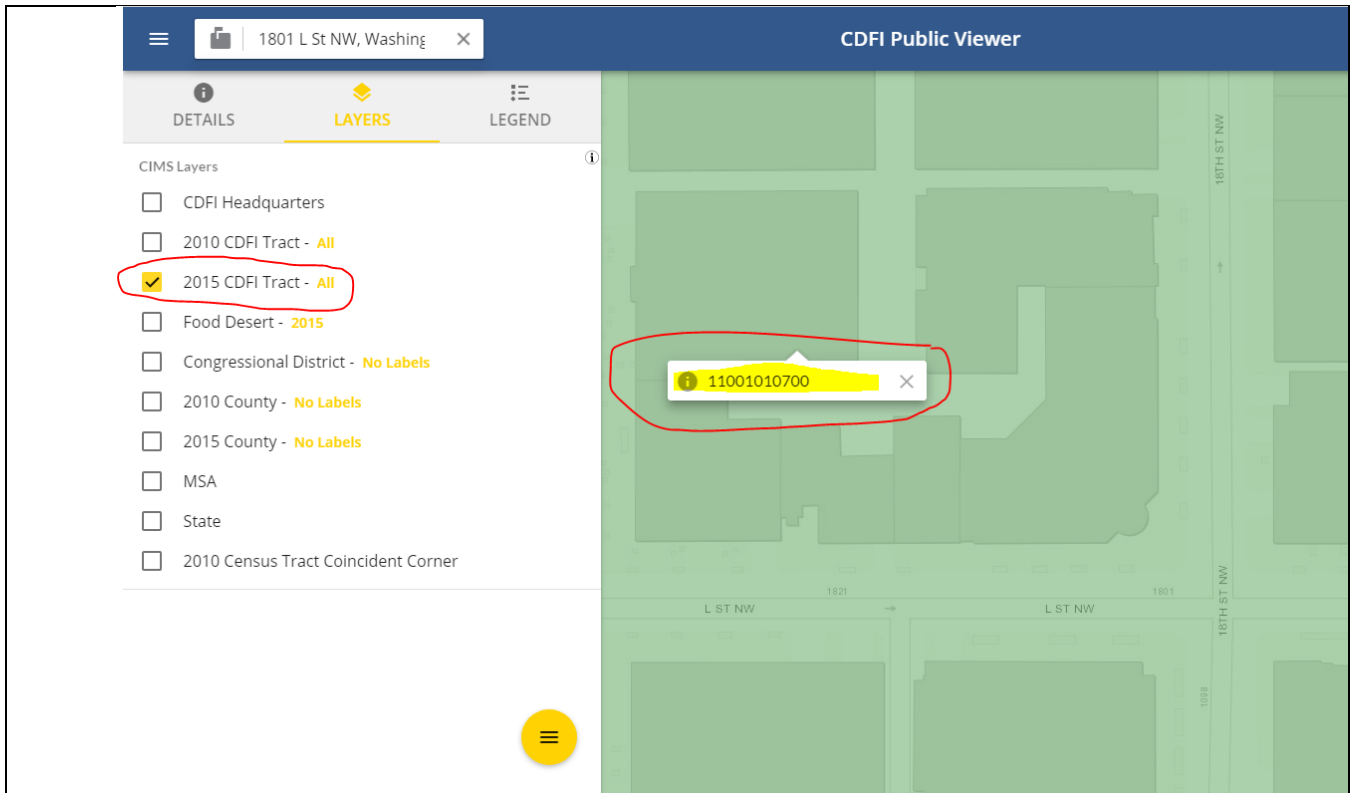


**How to find the FIPS code for a single address:**

1. **Log in and open the CDFI Information Mapping System (CIMS)--  
<https://www.cdfifund.gov/mapping-system>**
2. **Enter a single address line such as “1801 L St NW, Washington, DC, 20036” in the highlighted Search Box.**



3. **Press “Enter.” Next, click on “LAYERS” to select “2015 CDFI Tract.” Then, click on any space on the map. The 11-digit FIPS code will be displayed as shown below. A correct FIPS code should have 11 digits. If it has only 10 digits, then there should be a leading zero. For more information on mapping, consult Section 7 (page 31) of the guidance below.  
<https://amis.cdfifund.gov/s/CDFIFundAMIS-TrainingManual-AE101.pdf>**



**How to find the FIPS codes for multiple addresses:**

**Please consult Section 7.5 (page 46) of the guidance below.**

<https://amis.cdfifund.gov/s/CDFIFundAMIS-TrainingManual-AE101.pdf>

**FIPS Code** – refers to the 11-digit Federal Information Processing Standards codes. The FIPS Code is a combination of the State, County, and Tract Code. To find a FIPS Code visit [here](#).

The results of the geocode system display as:

When entered into AMIS, FIPS Codes should appear as: **11001010700**

Street Address	1801 L ST NW	MSA/MD Code	47894
City Name	WASHINGTON	State Code	11
State Abbreviation	DC	County Code	001
Zip Code	20036	Tract Code	0107.00

**As of June 25, 2014, AMIS has been updated with the most recent census data, which is the 2010 Census tract numbers. Please use the most current census information when obtaining and reporting FIPS Codes.**

## Project FIPS Code

(Column I)

### Compliance Check

Report the project’s 11-digit FIPS Code. If in the case that the FIPS code has only 10 digits, enter a leading “0” to the code to make it 11 digits. For csv uploading, please save the code in custom format in order to keep that leading “0”. **If investee type is individual, only provide the FIPS Code. Do not provide address and X-Y coordinate.** For Banks and Credit Unions, do not report the FIPS codes of consumer loans here because they are already reported in the separate Consumer Loans/Investments Originated report.

Validations:

- Conditionally required if **Investee Type = IND**
- [Project FIPS Code](#) must be a valid 2010 Census tract number.

*Response must be numeric*

## Project Longitude (X-Coordinate)

(Column J)

### Compliance Check

Report the Project Longitude (X-Coordinate). It should be a negative number such as -77.04201.

Validations:

- Conditionally required if **Investee Type = BUS or CDFI** and Address is blank
- If **Investee Type = IND**, do not enter [Project Longitude \(X-Coordinate\)](#)
- [Project Longitude \(X-Coordinate\)](#) must be between -60 and -180 and reported to five (5) decimal points.

*Response must be numeric*

## Project Latitude (Y-Coordinate)

(Column K)

### Compliance Check

Report the Project Latitude (Y-Coordinate). It should be a positive number such as 38.90397.

Validations:

- Conditionally required if **Investee Type** = **BUS** or **CDFI** and Address is blank
- If **Investee Type** = **IND**, do not enter **Project Latitude (Y-Coordinate)**
- **Project Latitude (Y-Coordinate)** must be between 17 and 72 and reported to five (5) decimal points.

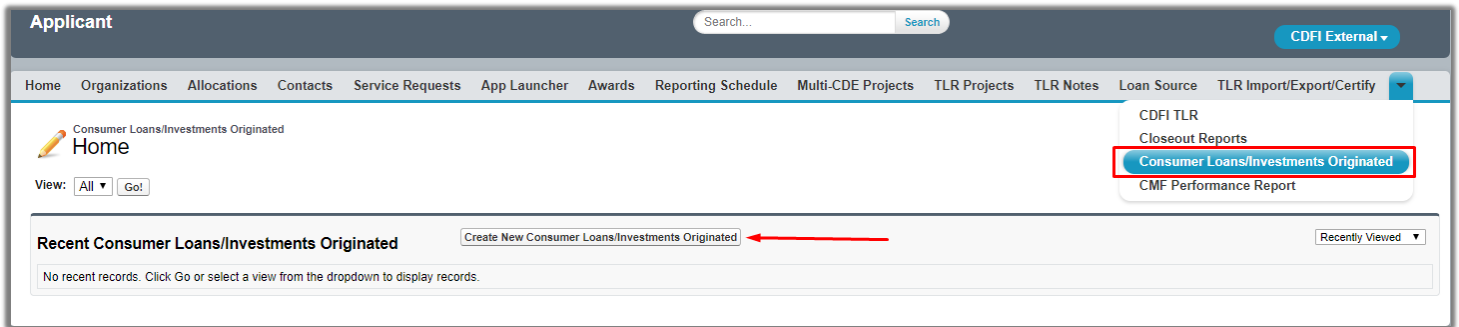
*Response must be numeric*

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

## Appendix C: Consumer Loans/Investments Originated Table

The Consumer Loans/Investments Originated Table (CLR) captures information on all consumer loans and investments the organization originated during the reporting period. This table only applies to Banks and Credit Unions.

Credit Unions and Banks must report consumer loans in the 'Consumer Loans/Investments Originated' tab instead of the 'CDFI TLR' tab. Only Consumer loans should be provided in this table if Institution Type equals Credit Union and Bank. (Banks and Credit Unions are still required to report loans other than consumer loans in the CDFI TLR tab.) Once the Consumer Loans/Investments Originated table has been certified, the reporting entity is no longer able to make edits.



### Explanation of the Data Points for CLR Table

#### *Fiscal Year* (Column B)

CDFI's reporting period fiscal year during which loans/investments were originated. This is not the same as "TLR Submission Year" on the TLR. For example, if your organization's Fiscal Year ends on 12/31, then the reporting entity should select "Fiscal Year=2017" for loans originated between 1/1/2017 and 12/31/2017 and "Fiscal Year=2018" for loans originated between 1/1/2018 and 12/31/2018.

Validations:

- **Mandatory Field**

## Purpose

(Column C)

Report the primary purpose of the financial note.

Validations:

- **Mandatory Field**

**Please confirm:**

### CONSUMER

Consumer: Loan is a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as Housing loans. **Note: Only Banks and Credit Unions report consumer loans in the Consumer Loans/Investments Originated table.**

## FIPS Code

(Column D)

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

Validations:

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

*Response must be numeric*

## Total Originated Amount

(Column E)

Report the total dollar amount of loans or investments originated in the census tract during the reporting period. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. For LOC and credit cards, report the credit limit amount. If the credit limit amount is unknown, enter "1".

Validations:

- **Mandatory Field**
- **Total Originated Amount must be greater than zero**
- **Total Originated Amount must be greater than or equal to Total Originated Number**

*Response must be numeric*

## *Total Originated Number* (Column F)

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

Validations:

- **Mandatory Field**
- **Total Originated Number must be greater than zero**

*Response must be numeric*

## *LITP Amount* (Column G)

Of the Total Originated Amount, enter the amount of loans serving a Low-Income Targeted Population (LITP) as defined in the CDFI Fund's Target Market Assessment Methodologies document. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*

## *LITP Number* (Column H)

Of the Total Originated Number, enter the number of loans serving a Low-Income Targeted Population (LITP) as defined in the CDFI Fund's Target Market Assessment Methodologies document. Reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*

## *OTP Amount* (Column I)

Of the Total Originated Amount, enter the amount of loans serving an Other Targeted Population (OTP) as defined in the CDFI Fund's Target Market Assessment Methodologies document. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

- **Mandatory Field**
- **If entered, [OTP Amount](#) must be less than or equal to [Total Originated Amount](#)**
- **If [OTP Number](#) is entered, then [OTP Amount](#) must be greater than or equal to [OTP Number](#)**
- **If entered, the sum of [LITP Amount](#) and [OTP Amount](#) must be less than or equal to [Total Originated Amount](#)**

*Response must be numeric*

## *OTP Number* (Column J)

Of the Total Originated Number, enter the number of loans serving an Other Targeted Population (OTP) as defined in the CDFI Fund's Target Market Assessment Methodologies document. Reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*



## *OTP Amount Native American (Column#)*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native American (with maintained tribal affiliation or community connection) (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*

## *OTP Number Native American (Column #)*

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native American (with maintained tribal affiliation or community connection) (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*

## *OTP Amount Native Alaskan (Column #)*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native Alaskan residing in Alaska (with maintained tribal affiliation or community connection) (OTP) as defined in the CDFI Fund’s

Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*

### *OTP Number Native Alaskan* (Column #)

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native Alaskan residing in Alaska (with maintained tribal affiliation or community connection) (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*

### *OTP Amount African American* (Column #)

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population –African American (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

- If [OTP Number African American](#) is entered, then [OTP Amount African American](#) must be greater than or equal to [OTP Number African American](#)
- If entered, [OTP Amount African American](#) must be less than or equal to [OTP Amount](#)
- If entered, the sum of [LITP Amount](#) and [OTP African American Amount](#) must be less than or equal to [Total Originated Amount](#)

*Response must be numeric*

## *OTP Number African American (Column #)*

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – African American (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*

## *OTP Amount Native Hawaiian (Column #)*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native Hawaiian residing in Hawaii (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*

### ***OTP Number Native Hawaiian*** (Column #)

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native Hawaiian residing in Hawaii (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*

### ***OTP Amount Other Pacific Islander*** (Column #)

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population -- Other Pacific Islander residing in Other Pacific Islands (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount Other Pacific Islander](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Other Pacific Islander](#) is entered, then [OTP Amount Other Pacific Islander](#) must be greater than or equal to [OTP Number Other Pacific Islander](#)
- If entered, [OTP Amount Other Pacific Islander](#) must be less than or equal to [OTP Amount](#)
- If entered, the sum of [LITP Amount](#) and [OTP Amount Other Pacific Islander](#) must be less than or equal to [Total Originated Amount](#)

*Response must be numeric*

## *OTP Number Other Pacific Islander* (Column #)

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Other Pacific Islander (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

### Validations:

- **Mandatory Field**
- If entered, [OTP Number Other Pacific Islander](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Other Pacific Islander](#) is entered, then [OTP Number Other Pacific Islander](#) cannot be blank or zero
- If entered, [OTP Number Other Pacific Islander](#) must be less than or equal to [OTP Number](#)
- If entered, the sum of [LITP Number](#) and [OTP Number Other Pacific Islander](#) must be less than or equal to [Total Originated Number](#)

*Response must be numeric*

## *OTP Amount Persons with Disabilities* (Column #)

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population –Persons with Disabilities (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

### Validations:

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

*Response must be numeric*

## *OTP Number Persons with Disabilities* (Column #)

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Persons with Disabilities (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

*Response must be numeric*

### *OTP Amount Hispanic (Column #)*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Hispanic (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount Hispanic](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Hispanic](#) is entered, then [OTP Amount Hispanic](#) must be greater than or equal to [OTP Number Hispanic](#)
- If entered, [OTP Amount Hispanic](#) must be less than or equal to [OTP Amount](#)
- If entered, the sum of [LITP Amount](#) and [OTP Amount Hispanic](#) must be less than or equal to [Total Originated Amount](#)

*Response must be numeric*

### *OTP Number Hispanic (Column #)*

Of the Total Originated Number, enter the number of loans serving Other Targeted Population –Hispanic (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

- **Mandatory Field**
- If entered, [OTP Number Hispanic](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Hispanic](#) is entered, then [OTP Number Hispanic](#) cannot be blank or zero
- If entered, [OTP Number Hispanic](#) must be less than or equal to [OTP Number](#)
- If entered, the sum of [LITP Number](#) and [OTP Number Hispanic](#) must be less than or equal to [Total Originated Number](#)

*Response must be numeric*

### *OTP Amount Other Approved OTP (Column #)*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Other Approved OTP (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount Other Approved OTP](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Other Approved OTP](#) is entered, then [OTP Amount Other Approved OTP](#) must be greater than or equal to [OTP Number Other Approved OTP](#)
- If entered, [OTP Amount Other Approved OTP](#) must be less than or equal to [OTP Amount](#)
- If entered, the sum of [LITP Amount](#) and [OTP Amount Other Approved OTP](#) must be less than or equal to [Total Originated Amount](#)

*Response must be numeric*

### *OTP Number Other Approved OTP (Column #)*

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Other Approved OTP (OTP) as defined in the CDFI Fund’s Target Market Assessment Methodologies document. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year. A loan can only be characterized as LITP or OTP, but not both.

Validations:

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

- If entered, the sum of [LITP Number](#) and [OTP Number Other Approved OTP](#) must be less than or equal to [Total Originated Number](#)

*Response must be numeric*

## Organization

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

Validations:

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

*Response must be text*

The screenshot shows the 'New Consumer Loans/Investments Originated' form in the Applicant system. The form is titled 'Consumer Loans/Investments Originated Edit' and includes a search bar and a 'CDFI External' dropdown. The navigation menu includes Home, Organizations, Allocations, Contacts, Service Requests, App Launcher, Awards, Reporting Schedule, Multi-CDE Projects, TLR Projects, TLR Notes, and Loan Source. The form fields are as follows:

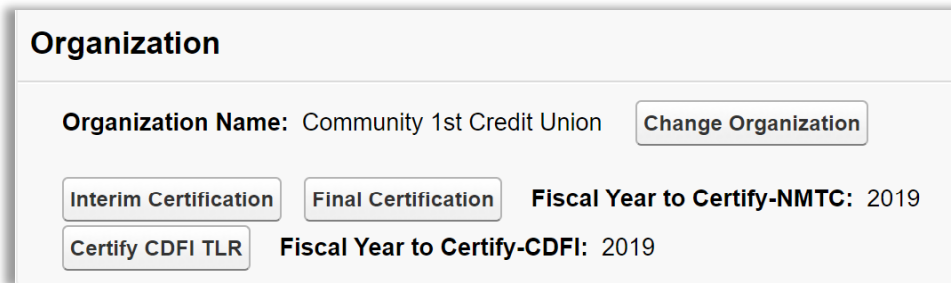
Field	Value
Fiscal Year	2018
Purpose	Consumer
FIPS code	01234567890
Total Originated Amount	500
Total Originated Number	5
LITP Amount	250
LITP Number	2
OTP Amount	250
OTP Number	2
CDFI TLR Status	Not Certified
Organization	0Lunsford Test Org

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



## Appendix D: Certifying CDFI TLRs

To certify your CDFI TLRs, navigate to the “TLR Import/Export/Certify” tab and select the name of your organization from the “Select an Organization” drop-down field and click the “Certify CDFI TLR” button. Adjacent to the “Certify CDFI TLR” button will be displayed the earliest Fiscal Year available for certification. Upon clicking the “Certify CDFI TLR” button the reporting entity will be directed to the Certification Statement page and must fill out two fields. Once the reporting entity has filled out the Certification Statement and clicked “Certify,” all CDFI TLRs, addresses, Financial Services, Loan Purchases, and Consumer Loans/Investments Originated needing certification that pass all validations will be certified. Banks and Credit Unions will not be able to certify if they fail to submit all CDFI TLRs, addresses, Financial Services, Loan Purchases, and Consumer Loans/Investments Originated. For instances where only either the CDFI TLR or the consumer loan table is submitted but not both, submit an AMIS Service Request asking the Fund to certify on the reporting entity’s behalf. For Depository Institution Holding Companies (DIHCs), since the data is submitted in the Affiliate’s account, the reporting entity will not be able to certify the data. Please submit an AMIS Service Request asking the CDFI Fund to certify the data in the Affiliate’s account and also update the reporting schedule of the DIHC. **The reporting entity can only do bulk certification once.**



The screenshot shows a form titled "Organization". It contains the following elements:

- Organization Name:** Community 1st Credit Union. To the right is a button labeled "Change Organization".
- Two buttons: "Interim Certification" and "Final Certification".
- Fiscal Year to Certify-NMTC:** 2019
- A button labeled "Certify CDFI TLR".
- Fiscal Year to Certify-CDFI:** 2019

**Note:** The “Certify CDFI TLR” button also certifies Consumer Loans/Investments Originated records.

Certification of CDFI TLRs can also be done on each individual record by clicking the “Certify & Submit” button located at the top and bottom of the CDFI TLR Project page.



The screenshot shows the "CDFI TLR Detail" page for TLRP-4291131. It includes a pencil icon, the text "CDFI TLR TLRP-4291131", and a link "« Back to List: CDFI TLR". At the bottom right, there are two buttons: "Edit" and "Certify & Submit". The "Certify & Submit" button is highlighted with a red box.

**Note:** Once “Certify & Submit” or “Certify CDFI TLR” have been clicked to certify the CDFI TLRs, the reporting entity will be directed to a page to review the Certification Statement. Once the reporting entity has acknowledged they have reviewed the Certification Statement by filling out two fields, the CDFI TLR will be certified. Once certified, the reporting entity no longer can edit the data.

Prior to the CDFI Fund accepting the data submitted by a Recipient/Alloctee, the user must certify, on behalf of the organization, to the following:

- 1) The person(s) entering the data and making these certifications has been authorized, by the organization for which the data is input, to enter the data and make the certifications on its behalf.
- 2) Any information or data being provided to the CDFI Fund that is input in the Awards Management Information System (or other submission method) pursuant to the reporting requirements of the Assistance Agreement(s) or Allocation Agreement(s) ("Agreement(s)") is true, accurate, and complete, and accurately represents the activities and/or performance of the organization for which the data is input.
- 3) The organization remains compliant with all applicable assurances and certifications, representations and warranties, and covenants and agreements as agreed upon in the Agreement(s) for which this data is being input or, alternatively, has notified the CDFI Fund of the organization's inability to remain compliant with such provisions of the Agreement(s) through the submission of a Material Event notification (as described in the Agreement(s)) or other communication to the CDFI Fund.

Do you give the CDFI Fund permission to release your Organization's identity when it releases your Organization's TLR data for this and previous reporting periods?

I have reviewed the Certification Statement above and selected the appropriate checkbox to agree with the statement.

**Certify CDFI TLR**

**Note:** the “ACPR DATA SUBMISSION”, “ASSURANCES” and “REPRESENTATIONS AND WARRANTIES” sections will contain information pertaining to certification. They are just minimized for fitting the entire page in the image. CDFIs are only allowed to bulk certify all of their records once per fiscal year. If there is a need to certify the records again, submit an AMIS Service Request asking the CDFI Fund to certify on the reporting entity’s behalf.

To view the status of a reporting entity’s CDFI TLRs, navigate to the “CDFI TLR” tab and from the “View” drop-down field select “All” and click “Go!” The reporting entity will be directed to a page that lists all of the reporting entity’s CDFI TLRs along with the “CDFI TLR Status,” “CDFI TLR Date Time Submitted,” and “User Submitted” fields.

All ▾

New CDFI TLR

Action	CDFI TLR ID ↑	CDFI TLR Status	CDFI TLR Date Time Submitted	User Submitted
Edit	<a href="#">TLRP-4291197</a>	Certified	7/31/2018 7:36 AM	CDFI External
Edit	<a href="#">TLRP-4291199</a>	Certified	7/27/2018 10:47 AM	CDFI External
Edit	<a href="#">TLRP-4291200</a>	Certified	7/27/2018 10:54 AM	CDFI External
Edit	<a href="#">TLRP-4291201</a>	Certified	7/30/2018 7:33 AM	CDFI External
Edit	<a href="#">TLRP-4291203</a>	Certified	7/31/2018 7:37 AM	CDFI External
Edit	<a href="#">TLRP-4291212</a>	Certified	7/31/2018 8:31 AM	CDFI External
Edit	<a href="#">TLRP-4291213</a>	Certified	8/1/2018 10:35 AM	CDFI External
Edit	<a href="#">TLRP-4291214</a>	Certified	8/1/2018 10:32 AM	CDFI External
Edit	<a href="#">TLRP-4291215</a>	Certified	8/1/2018 10:31 AM	CDFI External
Edit	<a href="#">TLRP-4291228</a>	Certified	8/6/2018 7:54 AM	CDFI External