# NMTC Program

## Online Allocation Application
## 2005 Instructions Manual

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## SECTION 1.0       REQUIRED SOFT/HARDWARE AND GETTING STARTED

## 1.1   Required Software and Hardware

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

- Internet Explorer 5.5 or Netscape Navigator 6.0
- Internet connection of 56K bps or higher is best, but the online Allocation Application will function on a slower Internet connection
- Windows 98 or higher (or other system compatible with the above Explorer and Netscape software)

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

## 1.2   Getting Started

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

## SECTION 2.0       GETTING HELP

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

Mail:   601 13<sup>th</sup> Street, NW     E-mail:   cdfihelp@cdfi.treas.gov
         Suite 200 South                  (with the subject line "NMTC Allocation Application")
         Washington, DC 20005

                                    Phone:   (202) 622-6355
                                    Fax:     (202) 622-7754
                                    Web:    www.cdfifund.gov

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

The Fund will provide programmatic and information technology support related to the Allocation Application between 9:00 am and 5:00 pm, Eastern Time, through October 4, 2004**. The**

> **TIP**: The Fund recommends that you prepare as if the application due date is October 3, 2004. Thus, if you have any questions (technological or otherwise) regarding the submission of your application, the Fund can help you resolve outstanding issues prior to the application deadline of 5:00 pm on October 6, 2004.

**Fund will <u>not</u> respond to phone calls or emails concerning the Allocation Application that are received after 5:00 pm, Eastern Time, on October 4, 2004, until after the Allocation Application deadline of October 6, 2004.**

## SECTION 3.0      LOGGING ON

## 3.1   Starting an online Allocation Application

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

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

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

     b) Click the *New User?* button located below the myCDFIFund log-on fields in the bottom of the left navigation bar.

     c) Carefully read the myCDFIFund Statement of Use and select the "I Agree" radio button to continue the registration process.

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

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

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

     g) You are now a registered myCDFIFund User. Please click *Continue* to set your password.

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

2) **To register your organization:**

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

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

     c) Carefully read the myCDFIFund Statement of Use and select the "I Agree" radio button followed by "Start myCDFI Organization Registration" to continue the registration process.

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

     e) If your organization is not already registered, you will become the organization's default myCDFIFund Account Administrator. You may give the Account Administrator rights to another User at any time. If your organization is already registered, you will be notified that an account already exists.

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

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

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

**3) To start an online 2005 NMTC Allocation Application:**

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

b) Under *New Applications,* click on *2005 NMTC Allocation Application.* The online Allocation Application will launch in a separate window.

**4) To regain access to an online 2005 NMTC Allocation Application that you have already started:**

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

b) To access to your organization's myCDFIFund account, click on *Access myCDFI organization*.

c) Enter your organization's EIN.

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

e) Under *Open Applications*, click on *2005 NMTC Allocation Application*.

## 3.2 Granting Multiple Users Access to your 2005 Allocation Application

You may add additional staff as users to your organization's myCDFIFund account, and you may add users who are not staff members of your organization (e.g., consultants). Follow the steps below to grant multiple users access to your organization's online 2005 Allocation Application:

1) You will not be able to grant access to users that have not registered on myCDFIFund. Therefore, individual users must create accounts via myCDFIFund and formally request access to your organization. Individuals should create a New User account using the steps listed above in Section 3.1, steps 1a-1h, login to myCDFIFund, and click *Request Access to an Existing myCDFI organization*.

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

a) Login to your myCDFIFund User Account and Organization Account.

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

c) The "Manage Users" page will display all the Users that have been granted access and/or requested access to the

> **TIP**: If you grant multiple users access to your online 2005 Allocation Application, each will be able to access the same page of your application concurrently, however, the last user to click *Save* will overwrite all the data previously entered by other users.

Organization Account. Those users who have access will be listed as "Enabled". Those who do not will be listed as "Disabled".

    d) To add a new user to an account, click on the "Add User" button in the upper right hand corner of the screen, provide an email address for the user, and click *Continue*. To change a specific User's account access, select the User by clicking on his/her name. On the next screen (the User Profile page), click the *Enable Account* button. When you are returned to the "Manager Users" page, you will see that the user's account status has been changed to "Enabled".

    e) To give a specific user access to your online 2005 Allocation Application:

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

        ii) Under the "Selection Access" menu, select "Applications." You will see that under the "Read/Modify" column, next to "2005 NMTC Allocation Application," the user's access status is "Denied".

        iii) Select the Edit icon.

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

        v) Click the *Update User Access* button. When you are returned to the previous screen (the User Profile Page), you will see that the "Read/Modify" column next to "2005 NMTC Allocation Application" has changed to "Granted".

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

## 3.3  Accessing Your Previously Submitted Allocation Applications

If your organization applied under the 2003/4 NMTC Allocation Round, you may access this application via myCDFIFund:

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

2) Click on *Access myCDFI organization*.

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

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

5) Click on *2003 NMTC Allocation Application*.

If your organization applied under the 2001/2 NMTC Allocation Round, you may access this application via myCDFIFund:

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

2) Click on *Access myCDFI organization*.

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

4) In the Quick Links box in the bottom right hand corner of your screen, click on *Access NMTC Handbooks*.  You will be directed into your 2001/2 NMTC Handbooks account without having to provide your old userid and password from 2002.

5) Click *View* to access your organization's online 2001/2 NMTC Allocation Application.

If your myCDFIFund homepage does not have an *Access NMTC Handbooks* link, this means that the EIN you used to register via myCDFIFund does not match the EIN that was submitted with your 2001/2 Allocation Application.  Please contact the Fund's IT Help Desk (ITHelpDesk@cdfi.treas.gov or 202-622-2455) if you are having problems with this.

## SECTION 4.0        GENERAL TIPS

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

2) **Question-by-Question Navigation:**  The online application will prompt you to enter questions in numeric order.  For the most part, each question will have its own page.  In some cases, a single question will span multiple editing pages due to the nature of the data requested (e.g., Questions #9, 12, 16, 25, 48 and all exhibit tables).  To prevent loss of data, the online Allocation Application has disengaged your Internet browser tool bar.  Therefore, you will not be able to use your Internet browser to move between pages.  Instead, the status box at the top of most pages provides you with *Previous Page*, *Next Page* and *Return to View Question/Table* links to move forward and backward through each question and editing screen in the application.  Be sure to press **Save** before clicking these links, otherwise you will lose data.

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

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

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

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

   b) In some cases, such as on the editing pages for question charts (e.g., Question 9) and exhibit tables, *Save* will return you to the view only version of the related question, question chart and/or exhibit table.

c) In some instances, clicking *Save* will activate additional required data fields on the same page that you are on, based upon your answer to the first portion of the question (e.g., any narrative questions, such as Question 20, that require a YES/NO response from you before applicable narrative can be provided). In such cases, read the instructions and the red messages within the body of the page, or in the status box at the top of the page, to complete these questions.

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

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

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

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


## SECTION 5.0     GENERAL DATA ENTRY TIPS

1) To provide or modify your response to a question, read the instructions at the top of each page.

2) **Narrative questions:** For all questions requiring a narrative response (e.g., Question 17), you need to click the *Add/Edit* button to access a separate screen via which you can submit your narrative information. In certain cases where the application indicates that a brief answer is expected, the textboxes will allow only 2500 characters including spaces (approximately ½ page in MS Word). Applicants will be prevented from exceeding the space provided.

3) **Yes/No narrative questions:** For any questions where a YES/NO response determines if the provision of narrative or other data elements are required (e.g., Question 20):

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

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

> **TIP**: Before using the 2005 online Allocation Application, type your narrative answers into a separate word processing program (e.g., Microsoft Word). Then copy and paste the answers into the appropriate sections of the online application. This will prevent the loss of information if you encounter problems saving your application or connection problems. It will also cut down on the time you spend directly filling out the application online.

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

   a) Go to the document with the appropriate text.

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

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

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

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## SECTION 6.0      INSTRUCTIONS FOR SPECIFIC QUESTIONS

## 6.1   Allocation Application Homepage

1) When you first enter the online application, you will be required to certify to: (1) the Assurances and Certifications contained in the 2005 Allocation Application; and (2) the fact that you have read all the resources provided by the Fund.

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

   a) Upon clicking ***Continue***, you will be prompted to provide a written explanation of such. You will not be permitted to enter into and provide data in the 2005 online Allocation Application until you have provided the required narrative.

   b) After providing this narrative and upon re-entering the online application, you will not be asked for this narrative again, but you can still modify your written explanation.

## 6.2   Applicant Information

**Question 2:**      You will be asked to provide general information about the applicant.

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

   b) You will be asked if the applicant is a domestic corporation or partnership for federal tax purposes. <u>If you indicate NEITHER, then the applicant is not eligible to apply for a NMTC Allocation</u>, and you will not be able to access the remainder of or submit an online Allocation Application.

   c) You will be asked if affiliates of the applicant are also applying for a NMTC allocation in the 2005 NMTC Round. <u>If you indicate YES, then the applicant is not eligible to apply for a NMTC Allocation</u>, and you will not be able to access the remainder of or submit an online Allocation Application.

**Question 7:**      You will be asked if the applicant is duly organized and validly existing under the laws of the jurisdiction in which it is incorporated or otherwise established. <u>If you</u>

indicate NO, then the applicant is not eligible to apply for a NMTC Allocation, and you will not be able to access the remainder of or submit an online Allocation Application.

**Question 8:** The applicant's CDE certification control number will be populated automatically by data in the Fund's CDE certification database. If a CDE certification control number is not automatically populating in Question 8, this means that the Fund may not have received a CDE Certification Application from the applicant at this time. **The Applicant will not be able to submit an online 2005 NMTC Allocation Application until a CDE certification control number automatically populates in Question 8.**

If you believe the applicant has submitted a CDE Certification Application, and thus a control number should be appearing in Question 8, please email cdfihelp@cdfi.treas.gov with the subject line "NMTC Allocation Application: CDE Control Number Assistance Needed".

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

**Question 9:** You will be asked if you intend to transfer allocations to subsidiary entities.

a) Provide a YES/NO response to the first question listed on the page, and click *Save.* If you respond YES, radio buttons will become available for the second question on the page. If you respond NO, click *Next Page* to continue.

b) Provide a YES/NO response to the second question listed on the page, and click *Save.*

c) If you indicated YES to both questions, you will be prompted to provide information about these subsidiary entities to the chart in Question 9. Click *Add/Edit* to add one subsidiary at a time to this table. To edit data that was already saved, click the *Edit* button in a particular subsidiary row.

d) The subsidiaries listed in this chart will populate automatically into Table D2, where you will be asked to discuss the applicant's strategy for transferring allocations to subsidiary entities. Any alterations you make to the subsidiary data in Table D2 will also change your data in Question 9.

e) In Question 9, you should only add subsidiaries that are duly organized/established, and that are either certified as CDEs or for which a CDE certification application has already been submitted. You should not list any proposed subsidiaries that are not yet established.

**Questions 11-12:** You will be asked to describe your service area, which should be the same as (or a subset of) that designated by the Fund in its official letter of CDE certification for your organization. If your organization has not yet been certified as a CDE, then it should be the same service area designated in your CDE Certification Application.

a) Select a service area in Question 11 (i.e., national, multi-state, statewide or local). Click *Save* and then *Next Page*.

b) In Question 12, click *Add/Edit* to identify the state(s) you intend to serve. Select states by checking the respective checkbox next to a state, and click *Save*. If you select a:

    i) National service area, you must identify the 7 states or territories with the highest expected concentration of projected activities.

    ii) Multi-state service area, you must identify at least 2 states or territories. You may also identify specific counties that you intend to serve in each state (e.g., if your service area spans 4 states, but you are only serving the Appalachian counties in those states).

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

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

c) To add counties (only applicable for local or multi-state service areas), scroll to the bottom of the state selection screen, and click on the link(s) the state(s) for which you would like to identify specific counties. If you intend to serve the entire state, do **not** add any counties. If you will serve specific counties, select counties by checking the respective checkbox next to the county, and click *Save*. You will be returned to the main, view-only screen for Question 12. Repeat steps a-c to continue to edit your service area.

## 6.3  Business Strategy

**Question 16:**    You will be asked to indicate the types of QLICI activities in which you intend to engage.

a) **You should complete this question before completing any of the other questions or exhibits that follow, since your response to Question 16 will affect the applicability of other questions and tables that appear later in the application.**

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

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

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

e) Once you have entered the additional data required, click *Save.* You will be returned to the view-only screen for Question 16.

**Question 18:** You will be asked to indicate the percentage of your QLICI activities (by dollar amount) that will be used to provide products that are flexible or non-traditional in form. In the online application, this question is split into multiple sub-questions and spans multiple pages to facilitate data entry.

a) First, provide the percentage of your allocation (by dollar amount) that will be used to offer products that are flexible or non-traditional in form. Once you have entered your percentage, click *Save.*

b) If you provided a percent greater then zero, then you will be prompted to indicate which flexible or non-traditional rates/terms that you will offer by providing a YES/NO response to the radio buttons for each rate/term. Once you have indicated YES or NO for each rate/term, click *Save.*

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

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

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

**Question 21:** If you indicated in Question 16d that you would purchase loans from other CDEs, you will be asked to provide more information about your loan purchasing strategy.

a) First, provide a YES/NO response to Questions 21a and 21b, and click *Save.*

b) If you respond YES to Question 21a, an *Add/Edit* button will appear.

c) If you respond YES to Question 21b, an *Add/Edit* button will appear, as well as a data entry box to provide a percentage in Question 21b. Provide the percentage of loan sale proceeds you will require loan sellers to reinvest in QLICIs, and click *Save.* You must click *Save* immediately after entering the percentage, otherwise, the percentage will be eliminated.

d) Use the *Add/Edit* buttons to provide narrative for Questions 21a – 21c.

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

**Question 23:** You will be asked to indicate if you have a track record of successfully providing activities that would not qualify as QLICIs.

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

b) If you respond YES, two *Add/Edit* button will appear in Question 23a and 23c, as well as a data entry box to provide a percentage in Question 23b. Provide the percentage of these activities that were directed towards Disadvantaged Businesses or Communities, and click *Save.* You must click *Save* immediately after entering the percentage, otherwise, the percentage will be eliminated.

c) Use the *Add/Edit* buttons to provide narrative for Questions 23a and 23c.

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

**Questions 24-25:** In Question 24, you will be asked to indicate if your strategy supports: (1) a single QLICI; (2) a discrete number of QLICIs; or (3) a general pipeline of activities. If you indicated either #1 or #2 above in Question 24, then you will be required to complete Question 25.

  a) To add transactions to the Transactions Chart in Question 25:

      i) Click the *Add/Edit* button next to Question 25a.

      ii) Upon clicking this button, you will be directed to a separate edit screen to provide specific QLICI information. Follow the instructions on this edit screen to ensure proper and accurate data entry.

      iii) When you are finished entering data for a QLICI transaction, click *Save* to return to the view-only screen for Question 25.

      iv) Repeat steps i-iii until all QLICIs have been added. To edit data that was already saved, click the *Edit* button in a particular subsidiary row.

  b) To provide the required narrative for Question 25b, click the *Add/Edit* button next to Question 25b.

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

**Question 27:** You will be asked to specify and provide narrative indicting if your receipt of a NMTC Allocation will help you expand the volume of your activities, increase the types of products and services you offer, or target areas of greater distress than you currently serve.

  a) First, provide YES/NO responses to the three available radio buttons, to indicate whether you will or will not achieve each of these three items. Click *Save.*

  b) Upon clicking *Save*, you will have access to the applicable *Add/Edit* buttons to provide narrative for each item you expect to achieve (i.e., those items for which you provided a YES response).

  c) If you indicated NO to all three, you will be asked to explain why you are seeking a NMTC Allocation. Click *Add/Edit* to provide narrative.

## 6.4   Capitalization Strategy

**Question 37:** You will be asked to indicate if more than 85% of QEI proceeds will be invested in QLICIs.

  a) First, provide a YES/NO response to Question 37a, and click *Save.*

  b) If you respond YES, an *Add/Edit* button will appear in Question 37b, as well as a data entry box to provide a percentage. Provide the percentage of QEI

proceeds that will be invested in QLICIs, and click **Save.**  You must click **Save** immediately after entering your percentage, otherwise, the percentage will be eliminated.

c) Use the *Add/Edit* button to provide narrative for Question 37b.

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

**Question 40:**    You will be asked to indicate if there is an absolute minimum, below which you would not accept a NMTC Allocation.

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

b) If you respond YES, an *Add/Edit* button will appear in Question 40b, as well as a data entry box to provide your minimum allocation amount.  Provide the minimum allocation amount you would be willing to accept, and click ***Save.*** You must click ***Save*** immediately after entering your minimum allocation amount, otherwise, the amount will be eliminated.

c) Use the *Add/Edit* button to provide narrative for Question 40b.

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

## 6.5   Management Capacity

**Question 47:**    You will be asked to describe the financial health of the applicant:

a) First, indicate if your response is: (1) for the applicant; (2) for the controlling entity; or (3) not applicable.  Click ***Save***.

b) If you indicated #3 above, you will not be required to complete the remainder of Question 47.  Click ***Next Page*** to move onto the next question.

c) If you indicated #1 or 2 above, you will need to provide YES/NO responses in Questions 47a-d, and click ***Save.***  Upon clicking ***Save***, you will be provided an *Add/Edit* button next to each applicable narrative question.

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

**Question 48:**    You will be asked if you are a previous CDFI Fund awardee – under any of the Fund's other programs.

a) First, indicate a YES/NO response to Question 48a, and click ***Save.***

b) If you indicated NO, you are not required to complete the remainder of Question 48.  Click ***Next Page*** to move onto the next section.

c) If you indicated YES, upon clicking ***Save***, you will be provided an *Add/Edit* button next to Question 48b.  To list your previous CDFI Fund awards, click this *Add/Edit* button.  You will be directed to a separate edit screen to add individual awards.  Follow the instructions on this edit screen to ensure proper and accurate

data entry. When you are finished entering data for an award, click **Save.** Repeat steps a and c until you have added all of your previous awards to the Previous Awards Chart.

    d) If you listed a NMTC Allocation Award, you will be prompted to provide narrative in Question 48c. Click ***Add/Edit*** to provide narrative.

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

## 6.6   Community Impact

**Question 49:**    You will be asked if you intend to use your QEI proceeds to finance QLICIs made in one or more geographic areas characterized by higher distress.

    a) First, indicate the percentage of your activities (by dollar amount) that will be targeted towards areas of higher distress. Click ***Save***.

    b) If you entered a percentage greater than zero, you will be prompted to indicate the areas of higher distress that you intend to serve, by selecting a YES/NO response for each area of higher distress. Click ***Save***.

    c) To provide the required narrative, click the ***Add/Edit*** button.

    d) Once you have provided all required data and narratives, click ***Next Page*** to continue to the next question.

**Question 51:**    You will be asked to indicate the impacts you expect to achieve via your NMTC business strategy.

    a) Indicate which impacts you expect to achieve, by selecting a YES/NO response for each impact, and click ***Save***.

    b) Upon clicking ***Save***, you will have access to ***Add/Edit*** buttons to provide narrative to describe each of the impacts that you indicated you would offer (i.e., any impact where you provided a YES response). Provide narrative for each impact that requires such. Your narratives will be saved at the bottom of your screen.

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

## SECTION 7.0       INSTRUCTIONS FOR EXHIBITS AND TABLES

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

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

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

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

## 7.1  Exhibit A

1) If you answered YES to Question 22 to indicate that you have a track record of providing the types of QLICI activities that you intend to offer, you will be required to complete the charts in Exhibit A as applicable.

2) For those tables that are applicable and you complete, you will need to indicate whether the data in the table refers to the applicant or its controlling entity.  You may indicate one or the other, but not both.  Changing this selection on one table in Exhibit A will change it for all tables in Exhibit A.

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

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

5) The data you enter for "Totals to Disadvantaged Businesses and Communities (1999-2003)" must be a subset of "Totals (1999-2003)".   For your ease of reference, the values for "Totals (1999-2003)" will appear on the separate edit screen for entering "Totals to Disadvantaged Businesses and Communities (1999-2003)".

## 7.2  Exhibit B

1) The system will only require you complete those tables in Exhibit B that correspond to the QLICI activities you indicated you would engage in per Question 16.

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

## 7.3  Exhibit C

1) For each table in Exhibit C, you may check "Check here, if table is Not Applicable" if the table is not applicable (e.g., if you do not have a track record of raising capital).

2) For Tables C1 and C2, follow the instructions on the table to provide accurate data.

3) If you complete Table C1, you should submit copies of your investor letters with your application.  If you fail to submit such, your application will still be accepted, but your Capitalization Strategy score will reflect this lack of information.

4) For Table C3:

    a)  Indicate if this table is being completed for the applicant or its controlling entity.  You may only indicate one or the other, but not both.

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

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

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

## 7.4  Exhibit D

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

2) In Table D1, the "Total $ amount of QEIs to be Issued" must equal your NMTC allocation request per Question 1.

3) Table D2 is only applicable if you indicated in Question 9 that you intend to transfer allocations to subsidiary entities.  For Table D2:

   a) The first row will automatically be populated with the Applicant CDE's information. You will not be able to alter this data here. If the Applicant CDE will not be issuing any QEIs (e.g., a nonprofit Applicant CDE), do not edit the row.

   b) The remaining rows will be populated by the subsidiary entities you listed in Question 9. Any alterations you make to the subsidiary data in Table D2 will also change your data in Question 9.

   c) If you would like to add proposed subsidiaries to this chart (i.e., subsidiaries that you could not list in Question 9 because the are not certified as CDEs, nor has a CDE certification application been submitted on their behalf), click the *Add/Edit* button at the bottom of Table D2.

   d) The total of the column "Total QEIs to be Issued by Entity" must equal your NMTC allocation request.

## 7.5  Exhibit E

In the view screens for each table in Exhibit E, you will only see key identifying data (e.g., Name, Firm, Title at Firm, and Role with Applicant).  When you click the *Edit* button, you will see the full data requirements as outlined in the tables in the paper application.  Although all data items do not appear in the view only screen of the tables, they will appear when you print your application in full.

## 7.6  Exhibit F

On this table, click the *Edit* buttons to provide data.

## SECTION 8.0     PRINTING AND SUBMITTING YOUR APPLICATION

## 8.1  Printing your Application

*NOTE: At the time of the release of the online Allocation Application, the application's print function will not be fully operational.  The Fund anticipates making this available shortly after launching the online Allocation Application.  Until such time, you may print individual pages of your application by clicking on your right mouse button and selecting **Print**.  Once the print function is operational, follow the steps below to print your application.*

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

1) Use Internet Explorer 5.5 or later

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

    a) Go to Tools, Internet Options and Advanced

    b) Scroll down to find the Printing options

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

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

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

    a) Go to File and Page Setup

    b) Under Orientation, ensure "Portrait" is selected

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

        i) Left and right margins: 0.3 inches

        ii) Top and bottom margins: 0.4 inches

> **TIP**: You will be prevented from submitting an electronic application after **5:00 pm ET on October 6, 2004**. The system prevents submission of an electronic application if it is incomplete, on behalf of an ineligible entity, or past the date/time of the application deadline. **Once an application is submitted to the Fund, it may not be altered.** An online Allocation Application will **not** be considered **complete** unless the signature page (unaltered with the authorized representative signature) is postmarked on or by **October 12, 2004,** and is received by **5:00 pm ET on October 19, 2004,** in accordance with the instructions provided in the paper and online applications.

## 8.2 Submitting your Application

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

2) With the exception of Question 15, once your status page indicates that all questions are "Complete" (or "Not Applicable"), a *Submit* link will become available to you at the top of the Table of Contents chart. Question 15 will remain as "Not Complete", through the time of application submission. However, the "Not Complete" status of Question 15 will not prevent you from submitting your Allocation Application. **YOU WILL NOT BE ABLE TO SUBMIT AN APPLICATION UNTIL ALL ITEMS ARE COMPLETE (or marked as "Not Applicable"), with the exception of Question 15. If you believe that items that are complete are incorrectly showing up as incomplete, be sure to contact the Fund's technical support team by phone or email prior to 5:00 pm on October 4, 2004 so that the Fund may help you resolve your errors.**

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

4) Once you have submitted your online Allocation Application, follow the on-screen instructions for completing submission of the application. You must print off the Signature Page, have the authorized representative sign the signature page and mail it the Bureau of Public Debt at the address provided. An application is <u>not complete</u>, and will not be considered for review, until your Signature Page has been received at the appropriate address:

> CDFI Fund Grants Management and Compliance Manager
> NMTC Program
> Bureau of Public Debt
> 200 3rd Street, PCP, Room 10
> Parkersburg, WV  26101-3512
> (304) 480-5450 (to be used on shipping labels for overnight delivery services)

5) Along with your signature sheet, you should submit all requisite attachments. If you fail to provide the requisite attachments, your application will still be accepted, however, it will be scored accordingly. Please gather <u>one original set and four copies</u> of your attachments. The **only** possible attachments to the 2005 online Allocation Application are as follows:

   a) Two organizational charts per Question 41 (expected of all applicants);

   b) Hardcopies of your investor letters if you complete Table C1; and

   c) Hardcopies of your investor letters if you answer YES to Question 32.

   All other attachments received will be rejected.

6) All mailed documents <u>must be received prior to the deadline</u> indicated on the signature page, and must have <u>original signatures.</u>