



STEP 1 — INVESTOR COMMITS

Bank commits to invest and executes a non-binding subscription agreement which details the committed investment amount and targeted assessment areas (AA).



STEP 3 — BANK REVIEW, APPROVE AND FUND

Bank receives information on loans purchased on its behalf. Bank approves loans and only then is required to fund.



STEP 5 — CRA DOCUMENTATION PROVIDED FOR EXAM

Bank receives reporting on loans allocated including CRA attributes for each loan and number of jobs created/retained. Fund Manager will provide assistance throughout CRA exam process as needed.



STEP 1



STEP 2



STEP 3



STEP 4



STEP 5

As loan principal amortizes, new loans are acquired to ensure the Bank's capital is continuously deployed



STEP 2 — SBA LOAN SCREEN AND PURCHASE

Fund Manager will acquire SBA 7(a) loans that should qualify for CRA and are in the Bank's AAs and meet the Bank's investment criteria.



STEP 4 — SBA LOANS ALLOCATED

Once funded, the Bank becomes a pro-rata shareholder of the portfolio. The Fund Manager will allocate the approved loans to the Bank. There is no double counting of loans.