

Targeted investment process



Investor Commits. Bank commits to invest via execution of a non-binding subscription agreement which details the targeted assessment areas and the committed investment amount.



Bank Review, Approve and Fund. Bank receives information on each loan purchased. Bank approves loans for CRA and only then is required to fund.



CRA Reporting. 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.

Loan schedule provided annually or quarterly or as requested by investor.



SBA Loan Screen and Purchase. Fund manager will acquire CRA-eligible SBA 7(a) loans that are in the Bank's assessment areas and meet the Bank's investment criteria.



CRA Allocated to Investor. Once funded, Bank becomes a pro-rata shareholder of the portfolio. The Manager earmarks CRA loans to the specific investor. There is no double counting of loan balances at any time.



Continuous Monitoring and Loan Refresh. As loan principal amortizes and loans are paid, new loans are acquired to maximize ability to achieve continual deployment of Bank's capital in targeted assessment areas.