



*Transaction Level Report Instructions  
for CIIS 1.0*

*May 25, 2004*

# Transaction Level Report Instructions

This document is the key reference guide for understanding the complete list of transaction level data points to be submitted through CIIS. It is written for both CDFIs and CDEs.

This document does not provide the information technology specifications needed to complete an XML transfer of data to CIIS. The technical documents for XML are posted on the Fund's website.

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## Which Loans/Investments to Include in the Transaction Level Report

**CDFIs:** Include all loans and investments outstanding in the CDFI's portfolio on the last day of the reporting period.

**CDEs:** Include all NMTC-related loans and investments to CDEs or QALICBs that are outstanding as of the last day of the reporting period. This includes loans and/or investments within the Allocatee's and/or the Suballocatee's portfolio. If the QLICI is a CDE investment, the Allocatee is required to report on the QALICB activities (if applicable) of the recipient CDE. If the recipient CDE makes an investment into a third CDE, then the Allocatee is required to report on the QALICB activities of the third CDE.

## Understanding the Data Point Information

This document provides several pieces of information for each data point. This detailed information (sections, data point name, conditions, options and instructions) is critical for ensuring that all organizations have a consistent interpretation of the data being collected.

See the sample entry below and then read the notes explaining the components of each entry:

### 1) Borrower/Investee Profile

#### 2) Entity Structure

3) **Conditions:** Investee type = Business or CDE or CDFI

4) **Options:** (Non-Profit or Not-for-Profit, For-Profit, Tribal or Village Government, Other)

5) **Instructions:** Enter "Nonprofit or Not-for-Profit" or "For-Profit" based on the organization's articles of incorporation. Enter "Tribal or Village Government" if the financed entity is a tribal or village government, whether or not it has been federally recognized as such. Enter "Other" for all other structures including a government or quasi-government entity (i.e., a water authority).

**1) Section Grouping:** A section header will appear before each group of related data points. This header will appear as white text in either a black or blue bar, as "Borrower/Investee Profile" does above.

**2) Data Point Name:** The first line of an entry begins with the data point name in bold. This name provides a short description of the data point.

- Some data points are collected from CDEs only or CDFIs only. The notation **CDFIs Only** or **CDEs Only** will appear if the data point applies to only one type of entity. If there is no notation, the data point applies to both CDFIs and CDEs.
- There are certain data points that must be submitted with each transaction in order for a transmission to be accepted. All transactions must include all mandatory fields or the transmission will be rejected. Mandatory data points will be noted by the text "**MANDATORY for**

**CDFIs,” “MANDATORY for CDEs,” or “MANDATORY for CDFIs & CDEs.”**

**3) Conditions:** Many data points only apply to certain types of transactions. If this is the case there will be an entry for that data point specifying under what conditions it applies. Conditions usually reference another data point. For instance, the example above reads “Investee type = Business or CDE or CDFI.” This means that the data point is **ONLY** expected when the transaction’s “Investee Type” is a business, CDE or CDFI.

**4) Options/CIIS Values:** Many of the data points are Yes/No questions or questions with a defined list of response options. The Options entry identifies the acceptable responses for a data point. The CIIS Values entry identifies the value stored in CIIS. This does not limit the organization from storing other values in their software systems. [See “Data Crosswalk” below.]

- **Note about numeric fields:** Many of the data points are numeric entries and therefore no Options entry will be displayed. Please note that zero should only be entered when the answer is truly zero. The entry should be left blank if the response is either unknown or not applicable. For example, if the organization does not collect “Total Project Cost” then that response should be left blank.

**5) Instructions:** Additional detail provided by the Fund for the data point.

## Options for Submitting Transaction Level Data

There are three options for transmitting transaction level data, XML Interface, Excel Template Upload and Manual Data Entry. These 3 options are available under the “Transactions” tab (“Data Entry” and “Data Upload”) in CIIS, ONLY after a user has successfully submitted their Institutional-Level survey. Additionally, the Data Upload option is available only after the Crosswalk has been completed.

**XML Interface:** XML is a data transfer protocol designed for information exchange on the Web. XML allows organizations to upload data directly from their information systems to CIIS. This is the most reliable option in terms of ensuring accurate submission of data because it does not involve re-entering data or copying and pasting data. To use the XML transfer method, an organization’s information technology staff or consultant must program their applications to populate XML file(s) with data that is relevant to their individual organization. A front-end interface is provided by the CIIS web application for the actual file transfer. The technical specifications for the XML transfer are posted on the Fund’s website.

**Excel Template Upload:** CIIS provides an Excel template, one for CDFIs and one for CDEs, that can be downloaded, populated and uploaded back into CIIS. This method easily allows organizations to copy and paste data from their

information systems into the Excel template. The last section of this document provides a table detailing how data can be submitted using the Excel template.

**Manual Data Entry:** CIIS allows the user to manually key in the data or make selections from the dropdown options for all of the transaction level data points. When using the Manual Data Entry option, the user may only enter one transaction at a time. While entering a transaction, the user is in what is referred to as a 'session', and may access the transaction being entered within the session until that session has ended. The following will cause a session to end and therefore restrict access to previously entered transactions:

- 1) Submitting your transaction by clicking 'Add New Transaction' on the last data entry screen,
- 2) Submitting your transmission by clicking 'End Transmission' on the last data entry screen,
- 3) Exiting the on-line transaction level data entry screen and accessing any other region within CIIS,
- 4) Leaving CIIS open and inactive for a period of 30 minutes or longer causing your session to expire, and
- 5) Logging off of CIIS.

The user may not complete a transaction until all Mandatory data points are addressed. Mandatory data points are not indicated to the user on screen. The user must refer to these instructions to identify which data points are Mandatory. Future enhancements to CIIS will include the identification of Mandatory data points on screen.

Please be aware that once the user submits a transmission, by clicking 'End Transmission' or 'Add New Transaction,' the user will not be able to return to the transaction(s) within that transmission or view the submitted data. To view the data, the user must contact the Help Desk and request a transaction level report. The Help Desk will then send the report via e-mail to the e-mail address the user used to log into myCDFI Fund. Future enhancements to CIIS will allow users to save and return to incomplete transactions, even once a session has ended, and view submitted data.

Please note that CIIS is NOT designed to be an organization's portfolio management system. This is a very limited option for those organizations that have only a few transactions to submit and cannot provide either an Excel Template Upload or an XML Interface. If you need additional assistance, please contact the Help Desk at (703) 373-1516.

## Data Crosswalk

The Data Crosswalk (the 'Crosswalk Setup' option under the Transactions menu in CIIS) must be completed by all organizations transmitting data through the Excel Template Upload or through the XML Interface. The Crosswalk tells CIIS how to interpret submitted data when that data does not match one of the standard values defined in CIIS. The data points found in the Crosswalk are

limited to those data points that will only accept one value from a limited number of selection options, including all Yes/No data points. The Crosswalk will not include any fields that accept only a single numeric or text entry.

The Crosswalk is valuable because it allows organizations that are already capturing data required by CIIS in their own software systems to submit the data points without changing the existing values stored in their software systems.

The Crosswalk is a one-time set-up that will be saved in CIIS from year to year. The organization will only be required to record changes when 1) additional data points with limited selection options are added to CIIS, or 2) the crosswalked values from the submitting organization have changed.

Users have 3 options available to crosswalk their data values to CIIS values. The options are as follows:

- **Your System:** This is an entry field for the user to enter the value or values, as they will appear in the transmission sent to CIIS, either through Excel Template Upload or XML Interface. It is critical that this crosswalk entry represent the exact text of the selection option being transmitted. All transmitted crosswalk entries must match the identified selection option. In certain circumstances the user might have multiple values that represent a single CIIS value. In this case the user will enter each of their values separated by a comma in the corresponding CIIS value. For example, there are two options for Gender in CIIS: Female or Male. The user's systems allow three options: [F] for Female, and either [M] or [MM] for Male. In the CIIS Crosswalk, the user would enter [F] for Female and [M, MM] for Male. The transmission for that data point should only have entries with [F], [M], or [MM]. Any other entry will not be recognized by CIIS as a valid entry and will result in a rejected transmission.
- **Same as CIIS:** A check box is provided to allow users to select this option if the name of the value stored in their software system has the same name as a value being stored in CIIS. A 'section level' checkbox is provided to allow the user to select "Same as CIIS" for all values in the section. When "Same as CIIS" is selected, the CIIS values will pre-fill read only, in the "Your System" fields. If the section level checkbox is then unselected, the "Same as CIIS" values will remain pre-filled in "Your System" fields and will allow the user to add additional values.
- **Does Not Apply:** A check box is provided to allow users to select this option if a particular value for a data point being stored in CIIS does not apply and is therefore not collected by the organization. A section level checkbox is provided to allow the user to select "Does Not Apply" for all values in the section.

The Crosswalk Setup includes a page for each CIIS section grouping as well as a general "Yes, No" page, which will provide a crosswalk for all data points with "yes" and "no" responses.

## Excel Submission and Formatting Issues

**Multiple Data Points for one Transaction:** There are several data points that may require the user to submit multiple responses for a single transaction. These data points are the **Project Address fields** (both CDFIs and CDEs) **and the QEI ID** (for CDEs only). In future releases of CIIS, the QLICI Disbursements Section may also require multiple responses. For example, a single real estate loan will have multiple project addresses if more than one property is being developed with the loan. A single QLICI disbursement will have more than one Disbursement Source if more than one QEI financed the disbursement. For these data points, each response must be provided on a separate row, so there will be multiple rows of data for each transaction. The required data for the second and any additional rows is the **Originator Transaction ID** (must be the same for every row that corresponds to that transaction). Data specific to the transaction other than the additional Project Address fields, QEI ID, or Originator Transaction ID will be ignored if supplied with these additional transactions. Other than for these special cases, duplicate rows related to a specific Originator Transaction ID will be rejected as an error. Care must be taken to provide a complete transaction.

**Format Non-Numeric Fields as Text Fields:** It is not uncommon to lose the beginning zero in the zip code field when transmitting data from a software system into Excel. This happens because Excel assumes that an entry with all numbers is a numeric field. Make sure that all of your data is transferred in the same format that it was captured in your system.

## Data Point Section Groupings

### Submitter Transmission ID

Conditions: The Submitter Transmission ID is an optional field that applies only to XML transfer and Excel submissions. It is used when the CDFI or CDE makes more than one submission of transaction-level data for a given reporting period. More than one submission may be needed if the CDFI or CDE has a large volume of data that cannot be submitted in a single XML transfer or a single Excel file. Unlike the remaining transaction-level data points, it is provided once per submission rather than once for each loan or investment reported.

CIIS Values: The Submitter Transmission ID consists of the reporting period end date (MMDDYYYY) followed by the transmission number. Example: Two transmissions that complete the report due for the period ending December 31, 2003 would be named 123120031 and 123120032.

Instructions: Enter the Submitter Transmission ID if the CDFI or CDE is making more than one submission for a given reporting period. If using an XML Interface, this field should only be included as a value for the Submitter Transmission ID attribute in the Transmission element. If using the Excel template, enter the Submitter Transmission ID one time in the A1 cell of the Excel file.

## Transaction Identifier

### Originator Transaction ID MANDATORY for CDFIs & CDEs

Instructions: Enter the originator's unique ID for the loan or investment.

### Client ID

Instructions: Enter the originator's unique ID for the client.

### QEI ID CDEs Only MANDATORY for CDEs (NOTE: QEI ID will be moved to the QLICI Disbursement Section and referred to as the 'Disbursement Source' in a future release of CIIS)

Instructions: Enter the identification number of the QEI that provided funding for this transaction. The entry must match one of the QEI identifiers stored in the CDFI Fund's Allocation Tracking System (ATS). All QEIs must be registered in the ATS before transactions originated with those QEIs can be submitted through CIIS.

### QLICI Type CDEs Only MANDATORY for CDEs

Options: Community Development Entity, QALICB

CIIS Values: (CDE / QALICB)

Instructions: Enter the borrower/investee type. Loan purchase QLICIs are identified in the institution level report and are not reported with transaction level data. Note: If the QLICI Type = CDE then a "Tier Investee TIN" field must be submitted to identify the Tax Identification Number (TIN) of the recipient CDE. If the QLICI Type =QALICB and the allocatee (TIN identified during reporting organization's Login) did not originate the transaction, then the TIN of the originating CDE (the CDE that closed the loan or investment) must be entered in the "Tier Investor TIN" field.

### Tier Investee TIN CDEs Only MANDATORY for CDEs

Instructions: The purpose of this data point is to track the flow of QEI funds from the Allocatee/Suballocatee, through one or more CDEs, to the final QALICB.

For CDE QLICIs, enter the TIN of the borrower/investee CDE. **If the QLICI is a QALICB, enter [0].**

### Tier Investor TIN CDEs Only MANDATORY for CDEs

Instructions: The purpose of this data point is to track the flow of QEI funds from the Allocatee/Suballocatee, through one or more CDEs, to the final QALICB. For CDE QLICIs, if the lender/investor CDE is not the primary CDE (i.e. the allocatee or subsidiary allocatee) then enter



the TIN of the lender/investor CDE. **If the lender/investor CDE is the primary CDE, then enter [0].**

## Addresses

One investee address and one or more project addresses must be entered per transaction. Investee address refers to the home address when the borrower is an individual and the business address when the investee is a business. Project address refers to the location of the business, home, or other real estate for which the loan or investment is being used. The project address may be the same as the investee address. If the loan or investment is funding multiple projects at different locations please provide the project address of each location.

### **Investee Street Address Line 1** MANDATORY for CDEs

Instructions: Enter a street address. Do not enter a post office box or rural route box number.

### **Investee Street Address Line 2**

### **Investee City** MANDATORY for CDEs

### **Investee State** MANDATORY for CDEs

### **Investee Zip Code 5** MANDATORY for CDEs

### **Investee Zip Code+4**

Instructions: Enter the 5-digit Zip Code and, if available, the 4-digit extension. See "Zip Code Lookup" function at [www.usps.gov](http://www.usps.gov) to look up the 4-digit extension for any address in the U.S.

### **Project Street Address Line 1** MANDATORY for CDEs

Instructions: Enter a street address. Do not enter a post office box or rural route box number. If the project address is the same as the investee address or the project address is unavailable, copy the address information from Investee Street Address Line 1.

### **Project Street Address Line 2**

If the project address is the same as the investee address or the project address is unavailable, copy the address information from Investee Street Address Line 2.

### **Project City** MANDATORY for CDEs

If the project address is the same as the investee address or the project address is unavailable, copy the address information from Investee City.

### **Project State** MANDATORY for CDEs

If the project address is the same as the investee address or the project address is unavailable, copy the address information from Investee State.

### **Project Zip Code 5** MANDATORY for CDEs

If the project address is the same as the investee address or the project address is unavailable, copy the address information from Investee Zip Code 5.

### **Project Zip Code+4**

Instructions: Enter the 5-digit Zip Code and, if available, the 4-digit extension. See "Zip Code Lookup" function at [www.usps.gov](http://www.usps.gov) to look up the 4-digit extension for any address in the U.S. If the project address is the same as the investee address or the project address is unavailable, copy the address information from Investee Zip Code+4.

## Impact Profile

### Female-Headed Household **CDFIs Only**

Conditions: Purpose = Home Purchase

Options: Yes, No

CIIS Values: (YES / NO)

Instructions: Enter "Yes" if the homebuyer is a single or married but separated woman, who will be the primary support for a household that includes at least one dependent or other qualifying individual as allowed by IRS regulations. A single woman with no dependents does not qualify.

### Credit Score

Conditions: Investee Type = Individual or Business

Instructions: Enter the most recently collected credit score of the primary borrower. If there is more than one borrower or investee, use the credit score of the primary borrower or investee. If there is more than one primary borrower or investee, enter the highest credit score. If the borrower is a corporation, enter NA. The credit score is often known as the FICO score. Fair Isaac Corporation (FICO) developed the credit scoring models for the major credit reporting bureaus. These models use historical credit data to predict the likelihood that a borrower will pay his or her debts.

### First-Time Homebuyer **CDFIs Only**

Conditions: Purpose = Home Purchase

Options: Yes, No

CIIS Values: (YES / NO)

Instructions: Enter "Yes" if the borrower has not owned a home during the three-year period preceding the CDFI-assisted purchase of a principal residence. If there is more than one borrower, respond for the primary borrower. If there is more than one primary borrower, enter "Yes" if at least one has not owned a home during the three-year period preceding the CDFI-assisted purchase of a principal residence.

### Gender

Conditions: Investee Type = Individual or Business

Options: Male, Female, Both, Not Applicable

CIIS Values: (MALE / FEMALE / BOTH / NA)

Instructions: Enter one of the options to identify the gender of the primary borrower/investee. If there is more than one borrower/investee, select the gender of the primary borrower/investee. If there is more than one primary borrower/investee, and at least one is male and one is female, enter [Both]. If the borrower/investee is a corporation, enter [Not Applicable].

### Hispanic Origin

Conditions: Investee Type = Individual or Business

Options: Yes, No, Not Given, Not Applicable

CIIS Values: (YES / NO / NG / NA)

Instructions: Enter "Yes" if primary borrower/investee is Hispanic or Latino. If there is more than one borrower/investee, respond for the primary borrower/investee. If there is more than one primary borrower/investee, enter "Yes" if either is Hispanic or Latino. If the borrower/investee did not answer the question, enter [Not Given]. If the borrower/investee is a corporation, enter [Not Applicable].

### Race

Conditions: Investee type = Individual or Business

Options: American Indian, Alaska Native, Asian, Black or African American, Native Hawaiian, Other Pacific Islander, White, Other, Not Given, Not Applicable

CIIS Values: (AMIND / ALASKAN / ASIAN / BLACK / HAWAIIAN / PACIFIC / WHITE / OTHER / NG / NA)

Instructions: Enter the race of the primary borrower/investee. If there is more than one borrower/investee, respond for the primary borrower/investee. If there is more than one primary borrower/investee, select the race of one of them. If the borrower/investee is mixed race, enter one of the races. If the borrower/investee did not answer the question, enter [Not Given]. If the borrower/investee is a corporation, enter [Not Applicable].

### **Low-Income Status CDFIs Only**

Conditions: Investee type = Individual

Options: Low Income, Very Low Income, Other, Not Applicable

CIIS Values: (LOW / VERYLOW / OTHER / NA)

Instructions: Enter the income of the borrower/investee. If there is more than one borrower/investee, respond for the primary borrower/investee. If there is more than one primary borrower/investee, select the income status of the highest income person. Low Income is generally defined as a family income that is no more than 80% of median family income. Very Low Income is generally defined as a family income that is no more than 60% of median family income. Other is generally defined as family income that is greater than 80% of median family income. See glossary for detailed definitions of low income and very low income.

### **Banked @ time of Intake CDFIs Only**

Conditions: Investee type = Individual

Options: Yes, No

CIIS Values: (YES / NO)

Instructions: Enter "Yes" if the borrower/investee had an account at any insured credit union or insured depository institution at the time of intake. If there is more than one borrower/investee, respond for the primary borrower/investee. If there is more than one primary borrower/investee, select "Yes" if at least one had an account at any insured credit union or insured depository institution.

### **Rejected by Bank or Credit Union CDFIs Only**

Conditions: Investee type = Individual or Business

Options: (Yes, No)

CIIS Values: (YES / NO)

Instructions: Enter "Yes" if the borrower was rejected by a bank or credit union for a similar loan request within the 12 months prior to applying for this loan. "Similar loan request" is defined as a loan for the same or similar purpose and amount. If there is more than one borrower, respond for the primary borrower. If there is more than one primary borrower, select "Yes" if any of them were rejected by a bank or credit union for a similar loan request within the 12 months prior to applying for this loan.

### **DS/FCOS Hours of Assistance at Time of Investment**

Instructions: Report total cumulative hours of Development Services (DS) or Financial Counseling and Other Services (FCOS) that the CDFI or CDE, respectively, provided to the borrower/business from initial intake to the origination of the loan/investment. This is a one-time only entry point per transaction. The remaining hours of assistance provided during the first reporting year are captured in a separate field. Additional hours of ongoing development services will be captured as a "Transaction Status" data point annually.

### **DS/FCOS Hours of Assistance - Post Loan/Investment**

Instructions: Report total hours of Development Services (DS) or Financial Counseling and Other Services (FCOS) that the CDFI or CDE, respectively, provided to the borrower/business from loan/investment origination to the end of the reporting period during which the loan/investment is first reported to the Fund. This is a one-time entry point per transaction. Additional hours of development services will be captured in other "DS/FCOS" fields.

## Borrower/Investee Profile

### Business Description MANDATORY for CDEs

Instructions: Enter a brief description of the business financed. For example, [Childcare center], [laundromat], [hair salon], [CDE], etc.

### Investee Type MANDATORY for CDEs

Options: For CDFIs: Individual, Business, Community Development Financial Institution

For CDEs: Business, Community Development Entity

CIIS Values for CDFIs: (IND / BUS / CDFI)

CIIS Values for CDEs: (BUS / CDE)

Instructions: Enter the type of loan/investment recipient. If the investee is a sole proprietor being financed for his/her business, enter [Business].

### NAICS Code

Conditions: Investee type = Business or CDE or CDFI

Instructions: Enter the 6-digit NAICS Code OR enter the SIC Code in the SIC Code field. The NAICS Code is the 6-digit identifier the business owner uses to report business revenue on his/her federal tax return. See IRS Schedule C Form, question B. The North American Industry Classifications (NAICS) code replaces the Standard Industrial Classification (SIC) system used by the United States since the 1930s. See <http://www.census.gov/epcd/www/naics.html> for a list of NAICS Codes.

### SIC Code

Conditions: Investee type = Business or CDE or CDFI

Instructions: Enter the four-digit SIC code OR enter the NAICS code in the NAICS Code field. The Standard Industrial Classification (SIC) System was developed in the 1930s as a way for the U.S. government to classify business industries. SIC codes were replaced by the North American Industry Classification System (NAICS) in the late 1990s. See <http://www.census.gov/epcd/www/sic.html> for a list of SIC codes.

### QALICB Type **CDEs Only** MANDATORY for CDEs

Options: Real Estate, Non-Real Estate

CIIS Values: (RE / NRE)

Instructions: Enter "Real Estate" only if the borrower/investee business is primarily engaged in the development, construction, management, and/or financing of real estate projects. Enter "Non-Real Estate" for all other borrower/investee businesses regardless of how the business intends to use the proceeds of the transaction (even if the business intends to use any real estate owned as collateral for a business loan). **Enter [Non-Real Estate] when the Investee Type is CDE.**

### Date Business Established

Conditions: Investee type = Business or CDE or CDFI.

Instructions: Enter the exact date formal papers were filed or first sales occurred (mm/dd/yyyy). If you do not know the day, enter the 1st. If you do not know the month, enter January.

### Entity Structure

Conditions: Investee type = Business or CDE or CDFI

Options: Non-Profit or Not-for-Profit, For-Profit, Tribal or Village Government, Other

CIIS Values: (NONPROFIT / FORPROFIT / TRIBAL / OTHER)

Instructions: Enter "Nonprofit or Not-for-Profit" or "For-Profit" based on the organization's articles of incorporation. Enter "Tribal or Village Government" if the financed entity is a tribal or village government, whether or not it has been federally recognized as such. Enter "Other" for all other structures including a government or quasi-government entity (i.e., a water authority).

### Jobs at Time of Loan/Investment

Conditions: Investee type = Business

Instructions: Enter the number of full-time equivalent (FTE) jobs in the business at the time the loan closed. Do not include construction jobs. One FTE is a 35-hour or more work week. In

calculating FTEs, part-time employees should be combined. Example: 2 part-time employees that each work 17.5 hours equals one FTE (2 employees x 17.5 hours = 35 hours).

### **Minority Owned or Controlled**

Conditions: Investee type = Business or CDE or CDFI

Options: Yes, No

CIIS Values: (YES / NO)

Instructions: Enter "Yes" if the borrower/investee is more than 50% owned or controlled by one or more minorities. If the business is a for-profit concern, more than 50% of its owners must be minorities; if the business is a nonprofit concern, more than 50% of its board of directors must be minorities (or, its Chief Executive Officer, Executive Director, General Partner, or Managing Member must be minority).

### **Women Owned or Controlled**

Conditions: Investee type = Business or CDE or CDFI

Options: Yes, No

CIIS Values: (YES / NO)

Instructions: Enter "Yes" if the borrower/investee is more than 50% owned or controlled by one or more women. If the business is a for-profit concern, more than 50% of its owners must be women; if the business is a nonprofit concern, more than 50% of its board of directors must be women (or, its Chief Executive Officer, Executive Director, General Partner, or Managing Member must be a woman).

### **Low-Income Owned or Controlled**

Conditions: Investee type = Business or CDE or CDFI

Options: Yes, No

CIIS Values: (YES / NO)

Instructions: Enter "Yes" if the borrower/investee is more than 50% owned or controlled by one or more low-income persons. If the business is a for-profit concern, refer to the owner(s). If a business is a nonprofit, more than 50% of its board of directors must be low-income OR the most senior manager (Executive Director, Chief Executive Officer, General Partner, or Managing Member) must be low-income.

## **Transaction Profile**

### **Annual Gross Revenue from Business Operations At Time of Loan/Investment**

Conditions: Investee Type = Business

Instructions: Report the borrower/investee's annual gross revenue as of its fiscal year ending prior to loan/ investment closing, or it's most recent 12-months of revenue reported prior to loan/investment closing.

### **Purpose MANDATORY for CDFIs & CDEs**

Options: See below for a complete list.

CIIS Values for CDFIs: ( BUSFIXED / BUSWORKCAP / CONSUMER / HOMEIMP / HOMEPURCH / RECOCOM / RECOMULTI / RECOSINGLE / RERHCOM / RERHMULTI / RERHSINGLE / OTHER)

CIIS Values for CDEs: ( BUSFIXED / BUSWORKCAP / RECOCOM / RECOMULTI / RECOSINGLE / RERHCOM / RERHMULTI / RERHSINGLE / OTHER)

Instructions: Identify the primary purpose the loan/investment will be used for. If there are multiple purposes (for example, a loan partially used to purchase a fixed asset and partially used for working capital), select the purpose with the largest dollar amount.

### **Business-Fixed Asset**

Conditions: Investee Type = Business or CDE or CDFI

Instructions: Select "Business-Fixed Asset" if the loan/investment will be used to pay for any tangible property that is used in the operation of a business but is not expected to be consumed or converted into cash in the ordinary course of events. Commonly financed

fixed assets include plant, machinery and equipment, furniture and fixtures, and leasehold improvements.

**Business-Working Capital**

Conditions: Investee Type = Business or CDE or CDFI

Instructions: Select "Business-Working Capital" if the loan will be used to pay for ongoing operating expenses such as payroll, rent or utility expenses.

**Consumer CDFIs Only**

Conditions: Investee Type = Individual

Instructions: Select "Consumer" if the 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. To the extent possible, 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.

**Home Improvement CDFIs Only**

Conditions: Investee Type = Individual

Instructions: Select "Home Improvement" if the loan will be used to renovate or otherwise improve an owner-occupied home.

**Home Purchase CDFIs Only**

Conditions: Investee Type = Individual

Instructions: Select "Home Purchase" if the loan will be used to purchase a primary residence.

**Real Estate-Construction-Commercial**

Instructions: Select "Real Estate-Construction-Commercial" if the loan/investment purpose is for new construction of office, retail, manufacturing or community facility real estate. Include mixed-use real estate that combines both commercial and residential uses.

**Real Estate-Construction-Housing Development-Multi Family**

Instructions: Select "Real Estate-Construction-Housing Development-Multi Family" if the loan/investment is for pre-development financing or construction of multifamily housing.

**Real Estate-Construction-Housing Development-Single Family**

Instructions: Select "Real Estate-Construction-Housing Development-Single Family" if the loan/investment is for pre-development financing or construction of single family housing.

**Real Estate-Rehabilitation-Commercial**

Instructions: Select "Real Estate-Rehabilitation-Commercial" if the loan/investment purpose is to rehabilitate office, retail, manufacturing or community facility real estate. Include mixed-use real estate that combines both commercial and residential uses.

**Real Estate-Rehabilitation-Housing Development-Multi Family**

Instructions: Select "Real Estate-Rehabilitation-Housing Development-Multi Family" if the loan/investment purpose is to rehabilitate or acquire multifamily housing.

**Real Estate-Rehabilitation-Housing Development-Single Family**

Instructions: Select "Real Estate-Rehabilitation-Housing Development-Single Family" if the loan/investment purpose is to rehabilitate or acquire single family housing.

**Other**

Instructions: Select "Other" only if the loan/investment is for a purpose that does not match any of the purposes defined above.

**Total Project Cost**

Conditions: Purpose does not equal Consumer or Home Improvement

Instructions: Enter the total cost of the project being financed, inclusive of all sources of financing, not just the CDFI/CDE's portion of financing. For home purchase enter the sale price of the home.

**Total Project Cost - Public Sources**

Conditions: Purpose does not equal Consumer or Home Improvement

Instructions: Of the total project cost reported in [Total Project Cost], enter the amount provided by public sources, if any. Public Sources include federal, state, or local government funds. Foundation grants are considered private funding sources and should not be included here.

**Date Closed** MANDATORY for CDFIs & CDEs

Instructions: Enter the date (mm/dd/yyyy) that a legally binding note has been signed by the borrower/investee in favor of the lender/investor.

**Original Loan/Investment Amount** MANDATORY for CDFIs & CDEs

Instructions: Enter the original amount of the loan/investment.

**Transaction Type** MANDATORY for CDFIs & CDEs

Options: Term Loan, Equity Investment, Line of Credit, Other

CIIS Values: (TERM / EQTYINV / LOC / OTHER)

Instructions: Enter the type of transaction.

**Term**

Conditions: Transaction Type = Term Loan or Other

Instructions: Enter the full term of the loan in months. If the loan has been restructured during the reporting period and the loan term changed, enter the new loan term. Please enter the full term, not the remaining term. Example: The original loan term is 36 months. In month 12, the loan is restructured and the term is lengthened by 24 months, for a total loan term of 60 (36+24) months, enter 60.

**Interest Rate**

Conditions: Transaction Type = Term Loan, Line of Credit, Other.

Instructions: Enter the interest rate in effect as of the reporting period end. Stated in a whole number with 2 decimal places.

**Interest Type**

Conditions: Transaction Type = Term Loan, Line of Credit, Other

Options: Fixed, Adjustable

CIIS Values: (FIXED / ADJ)

Instructions: Enter the type of interest rate.

**Lien Position**

Conditions: TransactionType = Term Loan, Line of Credit, Other

Options: First, Second, Other

CIIS Values: (FIRST / SECOND / OTHER)

Instructions: Enter the lien position of the CDFI/CDE lender. Use the loan agreement to identify the lien position. If no other lender receives priority over the CDFI/CDE, the lien position is [First]. If another lender receives priority in the case of a default, the lien position is [Second]. If more than one other lender receives priority, the lien position of the CDFI/CDE is [Other].

**Equity Injection Amount**

Conditions: For CDFIs: Purpose does not equal Consumer or Home Improvement.

For CDEs: Entry is applicable for all transactions.

Instructions: If the organization uses owner's equity injection in its underwriting, enter the equity injection amount. Equity Injection is an underwriting mechanism used to help borrowers who lack collateral to qualify for a loan. The equity injection measures the amount of the borrower's own

assets invested in the business. This amount shows that the borrower has some of its own money or other assets at risk. Both cash and non-cash injections can be included. Example 1: Required downpayment for a purchase mortgage. Example 2: The value of machinery the borrower purchased for the financed project.

### **Collateral Type**

Options: Real Estate Financed, Other Real Estate, Vehicle, Equipment, Inventory, Receivables, Personal Guarantee, Home Equity, Other, None

CIIS Values: (RE / REOTHER / VEH / EQUIP / INVENTORY / REC / PERSONAL / HOMEEQTY / OTHER / NONE)

Instructions: Enter one of the options to identify the type of collateral pledged for the transaction. If more than one type of collateral was pledged, choose the option with the highest estimated value. Rents or leases pledged as collateral should be included in [Receivables].

### **Collateral Value at Origination**

Instructions: Estimate the fair value of the collateral at the time of origination. Collateral is an asset pledged to a lender until a loan is repaid. If the borrower defaults the lender has the legal right to seize the collateral and sell it to pay off the loan.

### **Amortization Type**

Conditions: Transaction Type = Term Loan, Other

Options: Fully Amortized, Partially Amortized, Balloon, Other

CIIS Values: (FULLAMORT / PARTAMORT / BALLOON / OTHER)

Instructions: Enter the type of amortization.

### **Date First Payment Due**

Conditions: Transaction Type = Term Loan, Line of Credit, Other

Instructions: Enter the month, day and year (mm/dd/yyyy) that the first loan payment is due.

### **Guarantee**

Conditions: Transaction Type = Term Loan, Line of Credit, Other

Options: Small Business Administration, US Department of Agriculture, Other Federal Government, Other, None

CIIS Values: (SBA / USDA / OTHERGOV / OTHER / NONE)

Instructions: If any portion of the loan is guaranteed, identify the source. If the loan is not guaranteed, enter [None]. A guarantee is an agreement to compensate the holder of a loan, all or a portion of the principal balance, in the case of default by the borrower.

### **Forgivable Loan CDFIs Only**

Conditions: Transaction Type = Term Loan, Other

Options: Yes, No

CIIS Values: (YES / NO)

Instructions: Enter "Yes" if the loan agreement specifies that some or all of the outstanding balance of the loan may be converted to a grant if certain conditions are met. For example, some housing CDFI loans specify that if the borrower remains in the purchased home for a certain number of years and sells it back to a nonprofit organization, the loan will be forgiven.

### **Refinanced-Original Transaction ID**

Conditions: Transaction Type = Term Loan, Line of Credit, Other

Instructions: If this loan was used to pay off a prior loan made by the same organization and reported through CIIS, enter the originator's unique ID for the original loan. (This is the "OriginatorTransaction ID" for the original loan.) A refinanced loan is a new loan made to pay off an existing loan. A loan may be refinanced for several reasons, including to lower the interest rate on an existing loan or as a workout strategy. Refinance is not the same as restructure: a restructured loan is an amendment to a loan agreement but does not pay off that loan.

### **Equity-Like Features**

Conditions: Transaction Type = Term Loan, Line of Credit, Other.



Options: None, Convertible Debt, Performance-Based Interest Rate, Royalties, Warrants, Other  
CIIS Values: (NONE / CONVDEBT / PERFIN / ROYALTIES / WARRANTS / OTHER)

Instructions: Enter the type of equity-like feature, if any. Equity-like features offer some upside potential over and above the return of principal and interest on the loan. The equity-like feature or kicker can be tied either to future revenues (royalties or participation agreements) or to equity (convertible debt or debt with warrants), or may include an interest rate that adjusts based on the borrower's performance. If there are no equity-like features, enter [None]. If the loan has more than one equity-like feature, choose the one appearing first in the loan agreement. Enter "Convertible Debt" if the loan agreement specifies an option to convert all or part of the loan amount to equity. Enter "Performance-Based Interest Rate" if the loan's interest rate adjusts based on the borrower's performance. Enter "Royalties" if the loan has a royalty participation that gives the investor the right to a percentage of the borrowing company's sales or profits. Enter "Warrants" if the loan agreement gives the investor the right to purchase the portfolio company's stock at a later date at a pre-negotiated price. Enter "Other" if the loan agreement specifies an equity-like feature not described above.

### Points

Conditions: Transaction Type = Term Loan, Line of Credit, Other

Instructions: Enter the points charged to the borrower at closing, if any. Points are upfront fees charged by a lender, separate from interest, but designed to increase the overall yield to the lender. One point is 1% of the total principal amount of the loan. Enter the points as a percentage of the total original loan amount. Enter the percentage as a whole number with up to three decimal points. For example, points totaling two and a half would be entered in CIIS as 2.5.

### Origination Fees

Conditions: Transaction Type = Term Loan, Line of Credit, Other

Instructions: Enter loan origination fees such as processing, credit report, and other fees. Do not include points. Enter as a total dollar amount with up to two decimals.

## Transaction Status

### Jobs at Reporting Period End

Conditions: Investee type = Business

Instructions: Enter the number of full-time equivalent (FTE) jobs in the business at the reporting period end. Do not include construction jobs. One FTE is a 35-hour or more work week. In calculating FTEs, part-time employees should be combined. Example: 2 part-time employees that each work 17.5 hours equals one FTE (2 employees x 17.5 hours = 35 hours).

### DS/FCOS Hours of Assistance Provided During Reporting Period

Instructions: Report the total hours of Development Services (DS) or Financial Counseling and Other Services (FCOS) that the CDFI or CDE, respectively, provided to the borrower during the reporting period.

### Days Delinquent

Conditions: Transaction Type = Term Loan, Line of Credit, Other

Instructions: Enter the number of days that a required loan payment is past due. If a borrower made a partial payment on the due date but still owes any part of the payment, count that payment as past due. Days Delinquent is calculated as follows: The CDFI/CDE's reporting period end minus the loan payment due date following the last full payment received.

### Number of Times 60 Days or More Delinquent

Conditions: Transaction Type = Term Loan, Line of Credit, Other

Instructions: Enter the number of times the loan has been 60 days or more delinquent during the reporting period (Whole number, >= 0). Days Delinquent is calculated as follows: The CDFI/CDE's reporting period end minus the loan payment due date following the last full payment received.

### Annual Gross Revenue from Business Operations Reported During the Reporting Period

**Conditions:** Investee Type = Business

**Instructions:** Report the annual gross revenue of the entity as of its fiscal year end or its most recent 12-months of revenue reported. See also "Annual Gross Revenue from Business Operations At Time of Investment" in "Transaction Profile" section.

#### **Amount Recovered**

**Conditions:** Loan Status = Charged Off

**Instructions:** Enter the dollar amount of recoveries, if any, received during the reporting period.

#### **Fair Value**

**Conditions:** Transaction Type = Equity Investment

**Instructions:** Enter the estimated fair value of the investment at the reporting period end.

#### **Amount Charged Off**

**Conditions:** Loan Status = Charged Off

**Instructions:** Enter the amount charged off during the reporting period. If the loan was charged off prior to the reporting period start date, enter zero.

#### **Number of Times the Loan Was Restructured**

**Conditions:** Transaction Type = Term Loan, Line of Credit, Other

**Instructions:** Enter the number of times the loan was restructured during the reporting period. Restructured refers to a change to the original terms of the loan (i.e., amount, interest rate or type, term, or payment schedule). Restructuring amends the original loan but does not pay it off. A loan made to pay off another loan is a refinanced loan, not a restructured loan.

#### **Loan Status**

**Conditions:** Transaction Type = Term Loan, Line of Credit, Other

**Options:** Active, Closed in Good Standing, Sold, Charged Off, Refinanced

**CIIS Values:** (ACTIVE / CLOSED / SOLD / CHARGEDOFF / REFIN)

**Instructions:** Enter the status of the loan as of the reporting period end.

#### **Principal Balance Outstanding**

**Conditions:** Transaction Type = Term Loan, Line of Credit, Other

**Instructions:** Enter the principal balance outstanding at the end of the reporting period.

## **Projected Outputs**

#### **Projected Jobs to Be Created**

**Conditions:** Investee type = Business

**Instructions:** Enter the number of full-time equivalent (FTE) jobs projected to be created due to this financing. For real estate loans, enter the number of construction jobs expected to be created by the financed construction project. One FTE is a 35-hour or more work week. In calculating FTEs, part-time employees should be combined. Example: 2 part-time employees that each work 17.5 hours equals one FTE (2 employees x 17.5 hours = 35 hours).

#### **Capacity of Community Facility**

**Conditions:** Any Purpose involving Commercial Real Estate

**Instructions:** Enter the projected capacity the financed community facility is expected to have after the funded project has been completed. For example, projected child care slots in a childcare center or projected student slots in an educational facility. Leave blank if the project does not involve a community facility.

#### **Square Feet of Real Estate - Manufacturing**

**Conditions:** Purpose = Real Estate-Construction-Commercial or Real Estate-Rehabilitation-Commercial

**Instructions:** Enter the number of square feet of manufacturing real estate that are expected to be constructed or rehabilitated with this financing project.

**Square Feet of Real Estate - Office**

Conditions: Purpose = Real Estate-Construction-Commercial or Real Estate-Rehabilitation-Commercial

Instructions: Enter the number of square feet of office real estate that are projected to be constructed or rehabilitated with this financing project.

**Square Feet of Real Estate-Retail**

Conditions: Purpose = Real Estate-Construction-Commercial or Real Estate-Rehabilitation-Commercial

Instructions: Enter the number of square feet of retail real estate that are expected to be constructed or rehabilitated with this financing project.

**Asking Rent per Square Foot**

Conditions: Purpose = Real Estate-Construction-Commercial or Real Estate-Rehabilitation-Commercial

Instructions: Enter the proposed asking rent per square foot for the commercial real estate project funded by this transaction.

**Housing Units - Sale**

Conditions: Purpose = Real Estate-Construction-Housing Development or Real Estate-Rehabilitation-Housing Development

Instructions: Enter the number of for-sale housing units to be constructed, rehabilitated or acquired by this financing project.

**Housing Units - Rental**

Conditions: Purpose = Real Estate-Construction-Housing Development or Real Estate-Rehabilitation-Housing Development

Instructions: Enter the number of rental housing units to be constructed or rehabilitated with this financing project.

**Affordable Housing Units - Sale**

Conditions: Purpose = Real Estate-Construction-Housing Development or Real Estate-Rehabilitation-Housing Development

Instructions: Of the total for-sale housing units to be be rehabilitated, constructed, or acquired with this financing project, enter the number that are projected to be affordable housing units.

**Affordable Housing Units - Rental**

Conditions: Any Purpose involving Housing Development Real Estate

Instructions: Of the total rental housing units to be be rehabilitated, constructed, or acquired with this financing project, enter the number that are projected to be affordable housing units.

**NMTC Compliance Data**

**NMTC Eligibility Criteria CDEs Only MANDATORY for CDEs**

Options: 1990 Census, 2000 Census, CDFI Fund Approved Target Area or Other Area

CIIS Values: (CENSUS1990 / CENSUS2000 / TARGETAREA)

Instructions: Identify which criteria qualifies this transaction as a NMTC eligible transaction. If response = "1990 Census" then an entry for the "1990 FIPS Code" field is required.

**1990 FIPS Code CDEs Only MANDATORY for CDEs**

Instructions: Enter an 11-digit FIPS code identifying the 1990 census tract establishing the transaction as NMTC eligible. **Enter NA if the NMTC Eligibility Criteria for this transaction is 2000 Census, or CDFI Fund Approved Target Area or Other Area.**

**Related Entity CDEs Only MANDATORY for CDEs**

Options: Yes, No

CIIS Values: (YES / NO)

**Instructions:** Enter "Yes" if the investee (entity receiving the financing) is a related entity. For more information on related entities, see question #28 found in "2003 NMTC Allocation Application Q & A Document" on the Fund's website. CDE allocatees should refer to IRC § 267(b) and 707(b)(1) and consult their own tax advisors for more information about the definition of a related entity. The responses to this question will be used for compliance purposes if section 3.2D of the Allocation Agreement is applicable.

**QLICI Level CDEs Only MANDATORY for CDEs**

**Options:** Original, Reinvestment

**CIIS Values:** (ORIG / REINVEST)

**Instructions:** Identify whether the QLICI was funded with original QEI funds or a reinvestment of a repaid QLICI.

**Better Rates & Terms CDEs Only MANDATORY for CDEs**

**Instructions:** Enter Yes if the transaction has any of following better rates and terms. The responses to this question will be used for compliance purposes if Section 3.2F of the Allocation Agreement is applicable.

**Options:** Yes, No

**CIIS Values:** (YES / NO)

- (1) Equity products;
- (2) Equity-equivalent terms and conditions;
- (3) Debt with equity features;
- (4) Subordinated debt;
- (5) Below market interest rates;
- (6) Lower than standard origination fees;
- (7) Longer than standard interest only payments;
- (8) Higher than standard loan to value;
- (9) Longer than standard amortization;
- (10) More flexible borrower credit standards;
- (11) Nontraditional forms of collateral;
- (12) Lower than standard debt service coverage;
- (13) Loan loss reserve requirements less than standard.

**Areas of Higher Distress - Standard List CDEs Only MANDATORY for CDEs**

**Instructions:** Enter Yes if any of the transaction targets any of the following areas of higher distress. The responses to this question will be used for compliance purposes if Section 3.2J of the Allocation Agreement is applicable.

**Options:** Yes, No

**CIIS Values:** (YES / NO)

- (1) Poverty rates > 30%;
- (2) Median incomes of < 60%;
- (3) Unemployment >= 1.5 times national average;
- (4) Designated for redevelopment;
- (5) EZ, EC, or RC;
- (6) SBA designated HUB Zones;
- (7) Native Areas;
- (8) Brownfields Redevelopment
- (9) HOPE VI or Hot Zone.

**Areas of Higher Distress - Other CDEs Only MANDATORY for CDEs**

**Instructions:** If the allocatee has an applicable Section 3.2J in its Allocation Agreement AND that section included additional programs or areas other than those found in the standard list (see "Targeting Areas of Higher Distress - Standard"), enter any responses applicable to the transaction in the same text as appears in the Allocation Agreement System. **Otherwise, enter NA.**

**QLICI Disbursement (WILL BE AVAILABLE IN A FUTURE RELEASE OF CIIS)**

**Disbursement ID CDEs Only** (Data Point Will Be Available In A Future Release of CIIS)

Instructions: Enter a unique ID for each disbursement within a transaction.

**Disbursement Date CDEs Only** (Data Point Will Be Available In A Future Release of CIIS)

Instructions: Enter the date that the disbursement of funds on a QLICI was made to the borrower or investee.

**Total Disbursement Amount CDEs Only** (Data Point Will Be Available In A Future Release of CIIS)

Instructions: For each disbursement, enter the total amount disbursed.

**Disbursement Source CDEs Only** (Data Point Will Be Available In A Future Release of CIIS)

Instructions: Enter the source of funds for the disbursement. For each QEI source, enter the QEI ID. For each Non-QEI source, enter [Non QEI]. A QEI ID entry must match one of the QEI identifiers stored in the CDFI Fund's Allocation Tracking System (ATS). All QEIs must be registered in the ATS before transactions originated with those QEIs can be submitted through CIIS.

**Source Amount CDEs Only** (Data Point Will Be Available In A Future Release of CIIS)

Instructions: For each disbursement source, enter the amount disbursed.

### CDE Excel Template Specifications

The following tables are provided as a tool to explain how the data described in this instruction document corresponds to the columns found in the Excel templates. Read the table as follows:

**Excel Column:** The letter or letter combination specifying the Excel column where the data should be stored.

**Excel Column Header:** The first row of the Excel template contains the fieldname used by CIIS.

**Related Data Point Name:** This is the data point name from the instructions.

**Mandatory:** An X appears in the column if this data point is mandatory for a successful transaction level data transmission.

**Section Grouping:** Allows user to refer to the section in the instructions.

Reference Guide for the Community Development Entity (CDE) Excel Template				
Excel Column	Excel Column Header (This is the CIIS Fieldname)	Related Data Point Name (from Instructions)	Mandatory	Section Grouping
A	SubmitterTransmissionID	Submitter Transmission ID		Transaction Identifier
B	OriginatorTransactionID	Originator Transaction ID	X	Transaction Identifier
C	ClientID	Client ID		Transaction Identifier
D	QEIID	QEI ID	X	Transaction Identifier
E	QLICIType	QLICI Type	X	Transaction Identifier
F	TierInvesteeTin	Tier Investee TIN	X	Transaction Identifier
G	TierInvestorTin	Tier Investor TIN	X	Transaction Identifier
H	InvesteeType	Investee Type	X	Borrower/Investee Profile
I	QalibcType	QALICB Type	X	Borrower/Investee Profile
J	InvesteeStreetAddressLine1	Investee Street Address Line 1	X	Addresses
K	InvesteeStreetAddressLine2	Investee Street Address Line 2		Addresses
L	InvesteeCity	Investee City	X	Addresses
M	InvesteeState	Investee State	X	Addresses
N	InvesteeZipCode5	Investee Zip Code 5	X	Addresses
O	InvesteeZipCodePlus4	Investee Zip Code+4		Addresses
P	ProjectStreetAddressLine1	Project Street Address Line 1	X	Addresses
Q	ProjectStreetAddressLine2	Project Street Address Line 2		Addresses
R	ProjectCity	Project City	X	Addresses

<b>Reference Guide for the Community Development Entity (CDE) Excel Template</b>				
<b>Excel Column</b>	<b>Excel Column Header (This is the CIIS Fieldname)</b>	<b>Related Data Point Name (from Instructions)</b>	<b>Mandatory</b>	<b>Section Grouping</b>
S	ProjectState	Project State	X	Addresses
T	ProjectZipCode5	Project Zip Code 5	X	Addresses
U	ProjectZipCodePlus4	Project Zip Code+4		Addresses
V	CreditScore	Credit Score		Impact Profile
W	DSFCOSHoursOfAssistancePostLoanInvestment	DS/FCOS Hours of Assistance - Post Loan/Investment		Impact Profile
X	DSFCOSHoursOfAssistanceAt TimeOfInvestment	DS/FCOS Hours of Assistance at Time of Investment		Impact Profile
Y	Gender	Gender		Impact Profile
Z	HispanicOrigin	Hispanic Origin		Impact Profile
AA	Race	Race		Impact Profile
AB	EntityStructure	Entity Structure		Borrower/Investee Profile
AC	JobsAtTimeOfLoanInvestment	Jobs at Time of Loan/Investment		Borrower/Investee Profile
AD	DateBusinessEstablished	Date Business Established		Borrower/Investee Profile
AE	BusinessDescription	Business Description	X	Borrower/Investee Profile
AF	NAICSCode	NAICS Code		Borrower/Investee Profile
AG	MinorityOwnedOrControlled	Minority Owned or Controlled		Borrower/Investee Profile
AH	WomenOwnedOrControlled	Women Owned or Controlled		Borrower/Investee Profile
AI	LowIncomeOwnedOrControlled	Low-Income Owned or Controlled		Borrower/Investee Profile
AJ	SICCode	SIC Code		Borrower/Investee Profile
AK	TransactionType	Transaction Type	X	Transaction Profile
AL	Purpose	Purpose	X	Transaction Profile
AM	OriginalLoanInvestmentAmount	Original Loan/Investment Amount	X	Transaction Profile
AN	InterestRate	Interest Rate		Transaction Profile
AO	Term	Term		Transaction Profile
AP	DateOfFirstPaymentDue	Date First Payment Due		Transaction Profile
AQ	LienPosition	Lien Position		Transaction Profile
AR	EquityInjectionAmount	Equity Injection Amount		Transaction Profile

### Reference Guide for the Community Development Entity (CDE) Excel Template

Excel Column	Excel Column Header (This is the CIIS Fieldname)	Related Data Point Name (from Instructions)	Mandatory	Section Grouping
AS	CollateralValueAtOrigination	Collateral Value at Origination		Transaction Profile
AT	GrossRevenueAtTimeofInvestment	Annual Gross Revenue from Business Operations At Time of Loan/Investment		Transaction Profile
AU	TotalProjectCost	Total Project Cost		Transaction Profile
AV	TotalProjectCostPublicSources	Total Project Cost - Public Sources		Transaction Profile
AW	DateClosed	Date Closed	X	Transaction Profile
AX	InterestType	Interest Type		Transaction Profile
AY	AmortizationType	Amortization Type		Transaction Profile
AZ	Guarantee	Guarantee		Transaction Profile
BA	RefinancedOriginalTransactionID	Refinanced-Original Transaction ID		Transaction Profile
BB	Points	Points		Transaction Profile
BC	OriginationFees	Origination Fees		Transaction Profile
BD	CollateralType	Collateral Type		Transaction Profile
BE	DesignatedForRedevelopment	Designated for redevelopment	X	NMTC Compliance Data
BF	DesignatedEmpowermentZone	EZ, EC, or RC	X	NMTC Compliance Data
BG	DesignatedHubZone	SBA designated HUB Zones	X	NMTC Compliance Data
BH	DesignatedNativeAmerican	Native Areas	X	NMTC Compliance Data
BI	BrownFieldsRedevelopmentArea	Brownfields Redevelopment	X	NMTC Compliance Data
BJ	EncompassedHopeRedevelopmentPlan	HOPE VI or Hot Zone	X	NMTC Compliance Data
BK	PovertyRatesGtr30	Poverty rates > than 30%	X	NMTC Compliance Data
BL	MedianIncomesLt60	Median incomes of < 60%	X	NMTC Compliance Data
BM	UnemploymentGtrAverage	Unemployment >= 1.5 times national average	X	NMTC Compliance Data



### Reference Guide for the Community Development Entity (CDE) Excel Template

Excel Column	Excel Column Header (This is the CIIS Fieldname)	Related Data Point Name (from Instructions)	Mandatory	Section Grouping
BN	EquityEquivalentTerms	Equity-equivalent terms and conditions	X	NMTC Compliance Data
BO	BelowMarketInterestRates	Below market interest rates	X	NMTC Compliance Data
BP	LowerThanStandardOriginationFees	Lower than standard origination fees	X	NMTC Compliance Data
BQ	LongerThanStandardPeriodInterestOnly	Longer than standard interest only payments	X	NMTC Compliance Data
BR	LtvHigherThanStandard	Higher than standard loan to value	X	NMTC Compliance Data
BS	LongerThanStandardAmort	Longer than standard amortization	X	NMTC Compliance Data
BT	MoreFlexibleCreditStandards	More flexible borrower credit standards	X	NMTC Compliance Data
BU	NonTraditionalCollateral	Nontraditional forms of collateral	X	NMTC Compliance Data
BV	DSCLessThanStandard	Lower than standard debt service coverage	X	NMTC Compliance Data
BW	LlrReqsLessThanStandard	Loan loss reserve requirements less than standard	X	NMTC Compliance Data
BX	EquityProducts	Equity products	X	NMTC Compliance Data
BY	DebtWithEquity	Debt with equity features	X	NMTC Compliance Data
BZ	SubordinatedDebt	Subordinated debt	X	NMTC Compliance Data
CA	NMTCEligibilityCriteria	NMTC Eligibility Criteria	X	NMTC Compliance Data
CB	FipsCode1990	1990 FIPS Code	X	NMTC Compliance Data
CC	RelatedEntity	Related Entity	X	NMTC Compliance Data
CD	QliciLevel	QLICI Level	X	NMTC Compliance Data
CE	TargetingAreasOfHigherDistressOther	Areas of Higher Distress - Other	X	NMTC Compliance Data
CF	JobsAtReportingPeriodEnd	Jobs at Reporting Period End		Transaction Status
CG	DSFCOSHoursOfAssistanceProvidedDuringReportingPeriod	DS/FCOS Hours of Assistance Provided During Reporting Period		Transaction Status

<b>Reference Guide for the Community Development Entity (CDE) Excel Template</b>				
<b>Excel Column</b>	<b>Excel Column Header (This is the CIIS Fieldname)</b>	<b>Related Data Point Name (from Instructions)</b>	<b>Mandatory</b>	<b>Section Grouping</b>
CH	DaysDelinquent	Days Delinquent		Transaction Status
CI	NumberOfTimes60DaysorMoreDelinquent	Number of Times 60 Days or More Delinquent		Transaction Status
CJ	AnnualGrossRevenueAtReportingPeriod	Annual Gross Revenue from Business Operations Reported During the Reporting Period		Transaction Status
CK	AmountRecovered	Amount Recovered		Transaction Status
CL	FairValue	Fair Value		Transaction Status
CM	AmountChargedOff	Amount Charged Off		Transaction Status
CN	LoanStatus	Loan Status		Transaction Status
CO	NumberOfTimeTheLoanwasRestructured	Number of Times the Loan Was Restructured		Transaction Status
CP	CapacityOfCommunityFacility	Capacity of Community Facility		Projected Outputs
CQ	AskingRentPerSquareFoot	Asking Rent per Square Foot		Projected Outputs
CR	ProjectedJobsToBeCreated	Projected Jobs to Be Created		Projected Outputs
CS	SquarefeetOfRealEstateManufacturing	Square Feet of Real Estate - Manufacturing		Projected Outputs
CT	SquareFeetOfRealEstateOffice	Square Feet of Real Estate - Office		Projected Outputs
CU	SquareFeetOfRealEstateRetail	Square Feet of Real Estate-Retail		Projected Outputs
CV	HousingUnitsSale	Housing Units - Sale		Projected Outputs
CW	HousingUnitsRental	Housing Units - Rental		Projected Outputs
CX	AffordableHousingUnitsSale	Affordable Housing Units - Sale		Projected Outputs
CY	AffordableHousingUnitsRental	Affordable Housing Units - Rental		Projected Outputs
CZ	EquityLikeFeatures	Equity-Like Features		Transaction Profile
DA	PrincipalBalanceOutstanding	Principal Balance Outstanding		Transaction Status

Reference Guide for the Community Development Entity (CDE) Excel Template				
Excel Column	Excel Column Header (This is the CIIS Fieldname)	Related Data Point Name (from Instructions)	Mandatory	Section Grouping
<b>QLICI Disbursements (Will be Available in a FUTURE Release of CIIS)</b>				
	<b>NOT YET IMPLEMENTED IN CIIS</b>	Disbursement ID		
	<b>NOT YET IMPLEMENTED IN CIIS</b>	Disbursement Date		
	<b>NOT YET IMPLEMENTED IN CIIS</b>	Total Disbursement Amount		
	<b>NOT YET IMPLEMENTED IN CIIS</b>	Disbursement Source		
	<b>NOT YET IMPLEMENTED IN CIIS</b>	Source Amount		

**CDFI Excel Template Specifications**

The following tables are provided as a tool to explain how the data described in this instruction document corresponds to the columns found in the Excel template. Read the table as follows:

Excel Column: The letter or letter combination specifying the Excel column where the data should be stored.

Excel Column Header: The first row of the Excel template contains the fieldname used by CIIS.

Related Data Point Name: This is the data point name from the instructions.

Mandatory: An X appears in the column if this data point is mandatory for a successful transaction level data transmission.

Section Grouping: Allows user to refer to the section in the instructions.

### Reference Guide for the Community Development Financial Institution (CDFI) Excel Template

Excel Column	Excel Column Header (This is the CIIS Fieldname)	Related Data Point Name (from Instructions)	Mandatory	Section Grouping
A	SubmitterTransmissionID	Submitter Transmission ID		Transaction Identifier
B	OriginatorTransactionID	Originator Transaction ID	X	Transaction Identifier
C	ClientID	Client ID		Transaction Identifier
D	InvesteeType	Investee Type		Borrower/Investee Profile
E	InvesteeStreetAddressLine1	Investee Street Address Line 1		Addresses
F	InvesteeStreetAddressLine2	Investee Street Address Line 2		Addresses
G	InvesteeCity	Investee City		Addresses
H	InvesteeState	Investee State		Addresses
I	InvesteeZipCode5	Investee Zip Code 5		Addresses
J	InvesteeZipCodePlus4	Investee Zip Code+4		Addresses
K	ProjectStreetAddressLine1	Project Street Address Line 1		Addresses
L	ProjectStreetAddressLine2	Project Street Address Line 2		Addresses
M	ProjectCity	Project City		Addresses
N	ProjectState	Project State		Addresses
O	ProjectZipCode5	Project Zip Code 5		Addresses
P	ProjectZipCodePlus4	Project Zip Code+4		Addresses
Q	RejectedbyBankOrCreditUnion	Rejected by Bank or Credit Union		Impact Profile
R	BankedAtTimeOfIntake	Banked @ time of Intake		Impact Profile
S	LowIncomeStatus	Low-Income Status		Impact Profile
T	CreditScore	Credit Score		Impact Profile
U	FirstTimeHomeBuyer	First-Time Homebuyer		Impact Profile
V	Race	Race		Impact Profile
W	HispanicOrigin	Hispanic Origin		Impact Profile
X	Gender	Gender		Impact Profile
Y	FemaleHeadedHousehold	Female-Headed Household		Impact Profile

<b>Reference Guide for the Community Development Financial Institution (CDFI) Excel Template</b>				
<b>Excel Column</b>	<b>Excel Column Header (This is the CIIS Fieldname)</b>	<b>Related Data Point Name (from Instructions)</b>	<b>Mandatory</b>	<b>Section Grouping</b>
Z	DSFCOSHoursOfAssistanceAtTimeOfInvestment	DS/FCOS Hours of Assistance at Time of Investment		Impact Profile
AA	DSFCOSHoursOfAssistancePostLoanInvestment	DS/FCOS Hours of Assistance - Post Loan/Investment		Impact Profile
AB	EntityStructure	Entity Structure		Borrower/Investee Profile
AC	JobsAtTimeOfLoanInvestment	Jobs at Time of Loan/Investment		Borrower/Investee Profile
AD	DateBusinessEstablished	Date Business Established		Borrower/Investee Profile
AE	BusinessDescription	Business Description		Borrower/Investee Profile
AF	NAICSCode	NAICS Code		Borrower/Investee Profile
AG	MinorityOwnedOrControlled	Minority Owned or Controlled		Borrower/Investee Profile
AH	WomenOwnedOrControlled	Women Owned or Controlled		Borrower/Investee Profile
AI	LowIncomeOwnedOrControlled	Low-Income Owned or Controlled		Borrower/Investee Profile
AJ	SICCode	SIC Code		Borrower/Investee Profile
AK	TransactionType	Transaction Type	X	Transaction Profile
AL	Purpose	Purpose	X	Transaction Profile
AM	OriginalLoanInvestmentAmount	Original Loan/Investment Amount	X	Transaction Profile
AN	TotalProjectCost	Total Project Cost		Transaction Profile
AO	TotalProjectCostPublicSources	Total Project Cost - Public Sources		Transaction Profile
AP	InterestRate	Interest Rate		Transaction Profile
AQ	InterestType	Interest Type		Transaction Profile
AR	Term	Term		Transaction Profile
AS	DateFirstPaymentDue	Date First Payment Due		Transaction Profile
AT	DateClosed	Date Closed	X	Transaction Profile
AU	LienPosition	Lien Position		Transaction Profile

### Reference Guide for the Community Development Financial Institution (CDFI) Excel Template

Excel Column	Excel Column Header (This is the CIIS Fieldname)	Related Data Point Name (from Instructions)	Mandatory	Section Grouping
AV	EquityInjectionAmount	Equity Injection Amount		Transaction Profile
AW	CollateralValueAtOrigination	Collateral Value at Origination		Transaction Profile
AX	CollateralType	Collateral Type		Transaction Profile
AY	AmortizationType	Amortization Type		Transaction Profile
AZ	Guarantee	Guarantee		Transaction Profile
BA	ForgivableLoan	Forgivable Loan		Transaction Profile
BB	RefinancedOriginalTransactionID	Refinanced-Original Transaction ID		Transaction Profile
BC	Points	Points		Transaction Profile
BD	OriginationFees	Origination Fees		Transaction Profile
BE	GrossRevenueAtTimeofInvestment	Annual Gross Revenue from Business Operations At Time of Loan/Investment		Transaction Profile
BF	JobsAtReportingPeriodEnd	Jobs at Reporting Period End		Transaction Status
BG	DSFCOSHoursOfAssistanceProvidedDuringReportingPeriod	DS/FCOS Hours of Assistance Provided During Reporting Period		Transaction Status
BH	DaysDelinquent	Days Delinquent		Transaction Status
BI	NumberOfTimes60DaysOrMoreDelinquent	Number of Times 60 Days or More Delinquent		Transaction Status
BJ	AnnualGrossRevenueAtReportingPeriod	Annual Gross Revenue from Business Operations Reported During the Reporting Period		Transaction Status
BK	AmountRecovered	Amount Recovered		Transaction Status
BL	AmountChargedOff	Amount Charged Off		Transaction Status
BM	NumberOfTimesLoanRestructured	Number of Times the Loan Was Restructured		Transaction Status

<b>Reference Guide for the Community Development Financial Institution (CDFI) Excel Template</b>				
<b>Excel Column</b>	<b>Excel Column Header (This is the CIIS Fieldname)</b>	<b>Related Data Point Name (from Instructions)</b>	<b>Mandatory</b>	<b>Section Grouping</b>
BN	LoanStatus	Loan Status		Transaction Status
BO	FairValue	Fair Value		Transaction Status
BP	CapacityOfCommunityFacility	Capacity of Community Facility		Projected Outputs
BQ	AskingRentPerSquareFoot	Asking Rent per Square Foot		Projected Outputs
BR	ProjectedJobsToBeCreated	Projected Jobs to Be Created		Projected Outputs
BS	SquareFeetOfRealEstateManufacturing	Square Feet of Real Estate - Manufacturing		Projected Outputs
BT	SquareFeetOfRealEstateOffice	Square Feet of Real Estate - Office		Projected Outputs
BU	SquareFeetOfRealEstateRetail	Square Feet of Real Estate-Retail		Projected Outputs
BV	HousingUnitsSale	Housing Units - Sale		Projected Outputs
BW	HousingUnitsRental	Housing Units - Rental		Projected Outputs
BX	AffordableHousingUnitsSale	Affordable Housing Units - Sale		Projected Outputs
BY	AffordableHousingUnitsRental	Affordable Housing Units - Rental		Projected Outputs
BZ	EquityLikeFeatures	Equity-Like Features		Transaction Profile
CA	PrincipalBalanceOutstanding	Principal Balance Outstanding		Transaction Status