



Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Community Development Investments Program for National Banks

1997 Directory

**Community Development Investments Program
for National Banks
1997**

**Community Development Division
Comptroller of the Currency
Washington, DC**

May 1999

Introduction

This *Community Development Investments Program for National Banks* directory provides information on the 159 community development corporation (CDC) and community development project (CD project) investments made by national banks during 1997. The 88 national banks and their community partners invested \$995 million. Those investments supported 137 CD projects and CDCs, some of which were already in operation and dedicated to helping the communities in which the participating national banks operate.

Since the inception of the Community Development Investments program in 1965, the OCC has approved \$5.5 billion for more than 1,300 national bank investments in community development entities or projects. Although most of these CD entities are ongoing, some of the investments were in one-time projects that were completed, or were in single-purpose CDCs whose missions have been accomplished.

The OCC's Community Development Investments Program permits national banks to make direct equity and special debt investments in CDCs and CD projects that are not generally permitted under the National Banking Act. The OCC requires national bank investments to meet public welfare purposes as defined in 12 USC 24 (Eleventh) and 12 CFR 24.

Each entry includes the name of a contact person who can provide more information about that project. For complete information on individual programs, contact the person(s) listed under each entry.

National banks interested in policy interpretations or national trends in community development corporations or community development projects should contact the:

Community Development Division
Office of the Comptroller of the Currency
250 E Street SW
Washington, DC 20219
(202) 874-4930
<http://www.occ.treas.gov>

Jeanne K. Engel
Deputy Comptroller
Community Affairs

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**National Bank of Commerce
Birmingham, Alabama**

Project Name: Park Village Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To develop affordable housing for low- and moderate-income individuals

Approval Date: August 1997

**Investment
Summary:**

The National Bank of Commerce made an equity investment in the Park Village Limited Partnership. The purpose of the partnership is to acquire, develop, construct, own, and operate 36-units of affordable residential rental property. The partnership will target low- and moderate income citizens by providing new units of affordable rental housing in Scottsdale, Alabama. The general partners are B. Lynn Greer and Donald G. Newton. The project meets the tenant income requirements and is consistent with and qualifies for "low-income housing tax credits."

Funding Sources:

National Bank of Commerce.....	\$915,897
Government Funding	\$1,007,294
Other financial institutions.....	\$434,600
Total funding all sources.....	\$2,357,791

Contact Person: William E. Matthews, Senior Vice President
National Bank of Commerce
P.O. Box 10686
Birmingham, Alabama 35202
(205) 583-3600

**Simmons First National Bank
Pine Bluff, Arkansas**

Project Name: ECD Investments Limited Liability Company

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide financing and technical assistance to low- and moderate- income individuals and small and minority owned businesses

Approval Date: August 1997

Investment

Summary: Simmons First National Bank made an equity investment in the ECD Investments Limited Liability Company. The CDC provides loans, equity financing, and technical assistance to low- and moderate-income individuals as well as small and minority-owned businesses in the region.

Funding Sources:

Simmons First National Bank.....	\$ 200,000
Bankable loans	\$ 4,800,000
Other private funding.....	\$10,000,000
Total funding all sources.....	\$15,000,000

Contact Person: H. Glenn Rambin, President
501 Main Street
Pine Bluff, Arkansas 71611
(501) 541-1000

**City National Bank
Beverly Hills, California**

Project Name: California Equity Fund 1996 Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To develop affordable housing for low- and moderate-income individuals

Approval Date: September 1997

Investment

Summary: City National Bank made an equity investment in the California Equity Fund 1996 Limited Partnership. The partnership is used to develop low- and moderate-income housing projects in California that qualify for federal low-income housing tax credits.

Funding Sources: City National Bank \$1,723,160
Total funding all sources..... \$1,723,160

Contact Person: Douglas L. Collins, Senior Counsel
City National Bank
Legal Department, Fifth Floor
400 North Roxbury Drive
Beverly Hills, California 90210
(310) 550-5400

**City National Bank
Beverly Hills, California**

Project Name: Clearinghouse Community Development Financial Institution

Legal Structure: Community Development Financial Institution (CDFI)

Purpose: To provide loans for affordable housing to low- and moderate-income individuals

Approval Date: September 1997

Investment

Summary: City National Bank made an equity investment of \$10,000 and a debt investment of \$100,000 in the Clearinghouse Community Development Financial Institution. CDFI provides loans for affordable housing and community development projects in California.

Funding Sources: City National Bank \$110,000
Total funding all sources \$110,000

Contact Person: Douglas L. Collins, Senior Counsel
City National Bank
Legal Department, Fifth Floor
400 North Roxbury Drive
Beverly Hills, California 90210
(310) 550-5400

**Republic Bank California, N.A.
Beverly Hills, California**

Project Name: Clearinghouse Community Development Financial Institution

Legal Structure: Community Development Financial Institution (CDFI)

Purpose: To provide loans for affordable housing to low- and moderate-income individuals

Approval Date: September 1997

Investment

Summary: Republic Bank California, N.A. made an equity investment and a debt investment in the Clearinghouse Community Development Financial Institution. The CDFI provides loans to affordable housing and community development projects in California.

Funding Sources: Republic Bank California, N.A.....\$110,000
Total funding all sources.....\$110,000

Contact Person: Walter R. Cook, President and CEO
Republic Bank California, N.A.
445 North Bedford Drive
Beverly Hills, California 90210
(310) 281-4200

**International City Bank N.A.
Long Beach, California**

Project Name: Pedco Housing Corporation
Legal Structure: Community Development Corporation (CDC)
Purpose: To provide affordable housing for low- and moderate-income individuals
Approval Date: October 1997

Investment

Summary: International City Bank N.A. made an equity investment in the Pedco Housing Corporation. The CDC provides affordable housing to low- and moderate-income individuals in California.

Funding Sources: International City Bank N.A.\$100,000
Other private funding.....\$750,000
Total funding all sources.....\$850,000

Contact Person: D. Bruce Cordingley, President
Pedcor Community Development Corporation
8888 Keystone Crossing, Suite 900
Indianapolis, Indiana 46240
(317) 587-0320

**Northern Trust Bank
Los Angeles, California**

Project Name: Los Angeles Neighborhood Housing Services
Legal Structure: Community Development Financial Institution (CDFI)
Purpose: To provide loans for home ownership and rehabilitation
Approval Date: April 1997

**Investment
Summary:**

Northern Trust Bank made an equity investment in the Los Angeles Neighborhood Housing Services, a Community Development Financial Institutions Fund. The CDFI provides financing to borrowers who cannot qualify for conventional loans for home ownership and rehabilitation. It primarily benefits low- and moderate-income areas targeted for affordable housing in Los Angeles County, California.

Funding Sources: Northern Trust Bank..... \$10,000
Total funding all sources..... \$10,000

Contact Person: Alston A. Winter, President and Chief Executive Officer
Northern Trust Bank of California, N.A.
355 South Grand Avenue
Los Angeles, California 96071
(213) 346-1300

**Bank of America National Trust and
Savings Association
San Francisco, California**

Project Name: National Equity Fund 1995 Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: September 1997

Investment

Summary: Bank of America National Trust and Savings Association made an equity investment in the NEF 1995 limited partnership. The partnership was formed to provide equity capital to develop affordable housing for low- and moderate-income individuals in targeted communities throughout the United States. It organizes and operates equity investment pools in the form of limited partnerships.

Funding Sources: Bank of America National Trust and Savings Association..... \$64,000
Total funding all sources. \$64,000

Contact Person: John Huffstutler, Assistant General Counsel
Bank of America NT&SA
Bank of America Center
P.O. Box 37000
San Francisco, California 94137
(415) 622-8685

**Wells Fargo Bank, N.A.
San Francisco, California**

Project Name: Albina Community Bancorp

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: May 1997

Investment

Summary: Wells Fargo Bank, N.A. made an equity investment in the Albina Community Bancorp. The investment in the CDC provides financing for affordable housing for low- and moderate-income persons.

Funding Sources: Wells Fargo Bank, N.A..... \$10,000
Total funding all sources..... \$10,000

Contact Person: D. Bruce Corbridge, Vice President and Managing Senior Counsel
Wells Fargo Bank, N.A.
111 Sutter Street, 20th Floor
San Francisco, California 94163
(415) 396-3834

**Wells Fargo Bank
San Francisco, California**

Project Name: New Vista Capital Fund Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide equity and debt financing for small businesses

Approval Date: March 1997

Investment

Summary: Wells Fargo Bank made an equity investment in the New Vista Capital Fund, Limited Partnership. The partnership provides equity or debt financing for small businesses, including women- and minority-owned small businesses. The partnership will also provide equity venture capital to information technology companies that are under served by traditional venture capital sources and that are in their early stages of operation, as well as provide business and technical assistance to its portfolio companies. The investments are designed to stimulate economic development and promote job creation for low- and moderate-income individuals and families in low- and moderate-income areas in Arizona, California, Colorado, Idaho, New Mexico, Nevada, Oregon, Texas, Utah and Washington.

Funding Sources: National Bank of Commerce.....\$10,000,000
Private funding.....\$100,000
Total funding all sources.....\$10,100,000

Contact Person: D. Bruce Corbridge, Vice President and Managing Senior Counsel
Wells Fargo Bank
111 Sutter Street, 20th Floor
San Francisco, California 94163
(415) 396-3834

**United National Bank
San Marino, California**

Project Name: Greater San Gabriel Valley Community Development Corporation

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide financing for small businesses

Approval Date: March 1997

Investment

Summary: United National Bank made an equity investment and a debt investment in the Greater San Gabriel Valley Community Development Corporation. The CDC provides financing for small businesses in the county, particularly undercapitalized businesses, including minority and women entrepreneurs and businesses that will produce or retain permanent jobs for low- and moderate-income individuals. It also provides equity gap guarantees for Small Business Administration 7(a) and loans guaranteed by California.

Funding Sources: United National Bank\$ 65,000
Other financial Institutions.....\$635,000
Total funding all sources.....\$700,000

Contact Person: Wing Y. Wong, Vice President
Audit and Compliance
United National Bank
2090 Huntington Drive
San Marino, California 91108
(818) 457-1333

**Norwest Bank Colorado, N.A.
Denver, Colorado**

Project Name: CARE Housing/Swallow Road Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: February 1997

Investment

Summary: Norwest Bank Colorado, N.A. made a debt investment in the CARE Housing /Swallow Road Limited Partnership. The partnership provides housing to low- and moderate-income individuals and families in Fort Collins, Colorado. The partnership qualifies for federal low-income housing tax credits.

Funding

Sources:

Norwest Bank Colorado, N.A.....	\$750,000
Bankable loans.....	\$1,500,000
Government funding	\$370,000
Total funding all sources	\$2,620,000

Contact Person: Janice L. Campbell, Senior Vice President
Norwest Bank Colorado, N.A.
1740 Broadway
Denver, Colorado 80274
(303) 861-8811

**Norwest Bank Colorado, N.A.
Denver, Colorado**

Project Name: Norwest Colorado Community Development Corporation

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: November 1997

**Investment
Summary:**

Norwest Bank Colorado, N.A., made an equity investment in the Norwest Colorado Community Development Corporation. The CDC will finance, acquire, develop, construct, manage, and rent housing primarily for low- and moderate-income individuals. It also finances small businesses that produce or retain permanent jobs.

Funding Sources:

Norwest Bank Colorado, N.A.....	\$1,500,000
Bankable loans	\$500,000
Total funding all sources.....	\$2,000,000

Contact Person: Janice L. Campbell, Senior Vice President
Norwest Bank Colorado, N.A.
1400 Broadway
Denver, Colorado 80274
(303) 861-8811

**Norwest Bank Colorado, N.A.
Denver, Colorado**

Project Name: Phillips Family Trust

Legal Structure: Community Development Corporation (CDC)

Purpose: To rehabilitate a commercial building

Approval Date: January 1997

**Investment
Summary:**

Norwest Bank Colorado, N.A. increased its investment in the Phillips Family Trust, a minority owned, for-profit community development corporation. The CDC will rehabilitate 20,000 square feet of commercial building space in one of Denver's lowest income areas that is designated for redevelopment.

Funding Sources: Norwest Bank of Colorado..... \$140,890
Total funding all sources..... \$140,890

Contact Person: John C. Nelson, Chief Executive Officer
Norwest Bank of Colorado
1740 Broadway
Denver, Colorado 80274
(303) 861-8811

**Norwest Bank Colorado, N.A.
Denver, Colorado**

Project Name: Platte Valley Village Limited Partnership

Legal Structure: Limited Liability Partnership (partnership)

Purpose: To provide affordable housing to low- and moderate-income individuals

Approval Date: February 1997

**Investment
Summary:**

Norwest Bank Colorado, N.A. made an equity investment in the Platte Valley Village Limited Liability Partnership. The partnership provides housing that benefits low- and moderate-income persons and families in Sterling, Colorado. The partnership qualifies for federal low-income housing tax credits.

Funding Sources:

Simmons First National Bank.....	..\$387,000
Bankable loans\$3,400,000
Other financial Institutions.....	..\$271,000
Government funding\$1,300,000
Total funding all sources.....\$5,358,000

Contact Person: Janice L. Campbell, Senior Vice President
Norwest Bank Colorado, N.A.
1740 Broadway
Denver, Colorado 80274
(303) 861-8811

**MBNA America Bank, N.A.
Wilmington, Delaware**

Project Name: Delaware Innovation Fund Community Development Corporation

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide financial and technical assistance for the development of small businesses and economic development

Approval Date: May 1997

**Investment
Summary:**

MBNA America Bank, N.A. made a debt investment in the Delaware Innovation Fund Community Development Corporation. The CDC is used to promote early stage venture investments and job growth with high technology and proprietary companies throughout Delaware. It will promote economic development that will retain and create new jobs; help new and existing businesses; and provide financial, technical, and managerial support during the critical early stages of company development. These investments will provide employment opportunities in high technology, manufacturing, sales, and service. The CDC will primarily provide jobs for low- and moderate-income individuals in low- and moderate-income areas.

Funding Sources:

MBNA America Bank, N.A.....	\$3,000,000
Private funding.....	\$600,000
Government funding	\$500,000
Total funding all sources.....	\$4,100,000

Contact Person: J. Douglas Hazelton, Senior Vice President
MBNA America Bank, N.A.
Community Relations Department
Wilmington, Delaware 19884
(302) 655-1420

**First Union National Bank of Florida
Jacksonville, Florida**

Project Name: Gold Rush I Apartments Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: May 1997

Investment

Summary: First Union National Bank of Florida made an equity investment in the Gold Rush I Apartments Limited Partnership. The partnership will construct 96 units of affordable rental housing in Mohave County, Arizona, 100 percent of which will be reserved for low- and moderate-income individuals. The partnership's project will receive federal low-income housing tax credits.

Funding Sources:

First Union National Bank of Florida.....	\$2,370,000
Bankable loans	\$1,170,000
Total funding all sources.....	\$3,540,000

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank of Florida
Jacksonville, Florida**

Project Name: Gold Rush II Apartments Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: June 1997

**Investment
Summary:**

First Union National Bank of Florida made an equity investment in the Gold Rush II Apartments Limited Partnership. The partnership will construct 96 units of affordable rental housing in Mohave County, Arizona, 100 percent of which will be reserved low- and moderate-income individuals. The partnership's project will receive federal low-income housing tax credits.

Funding Sources: First Union National Bank of Florida.....\$4,384,000
Total funding all sources.....\$4,384,000

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank of Florida
Jacksonville, Florida**

Project Name: Indian Run Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: January 1997

**Investment
Summary:**

First Union National Bank of Florida made an equity investment in the Indian Run Limited Partnership. The partnership finances, acquires, develops, constructs, manages, and rents housing primarily to low- and moderate-income individuals in Stuart and Martin counties, Florida. The partnership qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank of Florida.....\$7,530, 085
Total funding all sources.....\$7,530, 085

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank of Florida
Jacksonville, Florida**

Project Name: Steeplechase Apartment II Limited Partnership
Legal Structure: Limited Partnership (partnership)
Purpose: To provide affordable housing for low- and moderate-income individuals
Approval Date: January 1997

**Investment
Summary:**

First Union National Bank of Florida made an equity investment in the Steeplechase Apartments II Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent housing primarily to low- and moderate-income individuals in Ocala, (Marion County), Florida. The partnership qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank of Florida.....\$3,781,245
Total funding all sources.....\$3,781,245

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank of Florida
Jacksonville, Florida**

Project Name: TWC Ninety-Five Ltd.
Legal Structure: Limited Partnership (partnership)
Purpose: To provide affordable housing for low- and moderate-income individuals
Approval Date: June 1997

**Investment
Summary:**

First Union National Bank of Florida made an equity investment in the TWC Ninety-Five, Ltd. The partnership will finance, acquire, develop, construct, manage, and rent housing primarily for low- and moderate-income individuals in Jacksonville, Florida.

Funding sources: First Union National Bank of Florida.....\$13,272,450
Total funding all sources.....\$13,272,450

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank of Florida
Jacksonville, Florida**

Project Name: Waterford Manor II Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: April 1997

**Investment
Summary:**

First Union National Bank of Florida made an equity investment in the Waterford Manor II Limited Partnership. The partnership will construct 32 units of affordable rental housing in Beaufort County, South Carolina, 100 percent of which will be reserved for low- and moderate-income individuals. The county is a low- and moderate-income area where a housing shortage has contributed to substandard living conditions, which negatively affect the health and welfare of the residents. The partnership's project will receive federal low-income housing tax credits.

Funding Sources: First Union National Bank of Florida \$1,731,000
Total funding all sources.....\$1,731,000

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**SunTrust National Bank
Miami, Florida**

Project Name: Florida Housing Tax Credit Fund II Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: December 1997

Investment

Summary: SunTrust National Bank made an equity investment in the Florida Housing Tax Credit Fund II Limited Partnership. The partnership will acquire, construct, rehabilitate, operate, and rent affordable housing developments in Miami. The project will qualify for federal low income housing tax credits, and in some cases, the historic rehabilitation tax credit available under the Internal Revenue Code.

Funding Sources:

SunTrust National Bank.....	\$ 2,000,000
Bankable loans	\$13,000,000
Private funding.....	\$10,000,000
Total funding all sources.....	\$25,000,000

Contact Person: Ann R. Kashmer, Senior Vice President
SunTrust National Bank
CRA Consumer Compliance
Miami, Florida 33131
(305) 592-0800

**First Union National Bank of Georgia
Atlanta, Georgia**

Project Name: Evergreen Apartments Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing to low- and moderate-income individuals

Approval Date: April 1997

Investment

Summary: First Union National Bank of Georgia made an equity investment in the Evergreen Apartments Limited Partnership. The partnership will finance, acquire, develop, construct, and rent 48 units of affordable housing, all of which will be reserved for low- and moderate-income individuals in Walton County, Georgia. The project qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank of Georgia.....\$2,563,485
Total funding all sources.....\$2,563,485

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**TCF National Bank of Illinois
Burr Ridge, Illinois**

Project Name: National Equity Fund 1996 Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: September 1997

Investment

Summary: TCF National Bank of Illinois self-certified its investment of \$100,000 in the National Equity Fund 1996 Limited Partnership . The partnership will be used to construct, own, and operate affordable multifamily apartment complexes in communities throughout the United States.

Funding Sources: TCF National Bank\$100,000
Total funding all sources\$100,000

Contact Person: Carol Kelleher, Senior Community Affairs Officer
TCF National Bank
801 Marquette Avenue
Minneapolis, Minnesota 55402
(612) 661-8386

**LaSalle National Bank
Chicago, Illinois**

Project Name: LaSalle Community Development Corporation

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: November 1997

Investment

Summary: LaSalle National Bank made an equity investment in the LaSalle Community Development Corporation. The CDC will finance, acquire, develop, construct, manage, and rent housing primarily for low- and moderate-income individuals in Chicago and will finance small businesses that produce or retain permanent jobs, the majority of which are held by low- and moderate-income individuals.

Funding Sources: LaSalle National Bank\$4,676,309
Total funding all sources \$4,676,309

Contact Person: Carol L. Jenyak, Associate General Counsel
LaSalle National Bank
135 South LaSalle Street
Chicago, Illinois 60603
(312) 904-2000

**National City Bank of Evansville
Evansville, Illinois**

Project Name: Pleasant View Apartments of Oakland City

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for the elderly, disabled, and homeless

Approval Date: July 1997

**Investment
Summary:**

The National City Bank of Evansville made an equity investment in the Pleasant View Apartments of Oakland City Limited Partnership. The partnership will invest in the Pleasant View apartments of Oakland City, a 24-unit elderly apartment complex. It will benefit low- and moderate-income individuals in Oakland City, by providing affordable housing for the elderly, disabled, and homeless. The partnership's project will use federal low-income housing tax credits.

Funding Sources: National City Bank of Evansville.....\$340,000
Private funding.....\$104,957
Total funding all sources:.....\$444,957

Contact Person: Karen F. Carter, Assistant Vice President
National City Bank of Evansville
P.O. Box 868
Evansville, Indiana 47705
(812) 464-9800

**First National Bank of Harrisburg
Harrisburg, Illinois**

Project Name: Shawnee Community Development Corporation

Legal Structure: Community Development Corporation (CDC)

Purpose: To promote area revitalization and other public welfare requirements

Approval Date: February 1997

Investment

Summary:

First National Bank of Harrisburg made an equity investment in the Shawnee Community Development Corporation, a multibank CDC. The CDC's primary purpose is to promote economic development that will retain and create new jobs, help new and existing businesses, and expand the tax base. The CDC will provide both equity and subordinate debt financing and advisory services to small businesses as defined by the OCC and encourage public sector participation in economic development projects. The small businesses will create stability in the community, promote the development of local retail, services, and permanent jobs.

Funding Sources: First National Bank of Harrisburg...\$50,000
Bankable loans\$325,000
Total funding all sources\$375,000

Contact Person: Ron Gibbons, President and CEO
First National Bank of Harrisburg
P.O. Box 307
Harrisburg, Illinois 62946

**Citizens Bank of Illinois, N. A.
Harrisburg, Illinois**

Project Name: Shawnee Community Development Corporation
Legal Structure: Community Development Corporation (CDC)
Purpose: To promote economic development that will retain and create new jobs
Approval Date: July 1997

**Investment
Summary:**

Citizens Bank of Illinois, N. A. made an equity investment in the Shawnee Community Development Corporation. The CDC was organized as a for-profit, multibank CDC that will promote economic development by retaining and creating new jobs, helping new and existing businesses, and expanding the tax base. The CDC will provide both equity and subordinate debt financing and advisory services to small businesses “as defined by the OCC” and encourage public sector participation in economic development projects.

Funding Sources: Citizens Bank of Illinois, N. A.....\$50,000
Other financial Institutions.....\$325,000
Total funding all sources.....\$375,000

Contact Person: R. Kay Talley, President
Citizens Bank of Illinois, N.A.
P.O. Box 507
Harrisburg, Illinois 62946-0507
(618) 253-6000

**Peoples National Bank
McLeansboro, Illinois**

Project Name: Shawnee Community Development Corporation

Legal Structure: Community Development Corporation (CDC)

Purpose: To promote economic development that will retain and create new jobs

Approval Date: July 1997

**Investment
Summary:**

The Peoples National Bank made an equity investment in the Shawnee Community Development Corporation. The CDC is organized as a for-profit, multibank CDC. The CDC will promote economic development that will retain and create new jobs, help new and existing business, and expand the tax base. It will also provide both equity and debt financing for economic development activities in McLeansboro, Illinois.

Funding Sources: Peoples National Bank.....\$ 50,000
Bankable Loans.....\$300,000
Total funding all sources\$350,000

Contact Person: Michael W. Williams, Vice President
Peoples National Bank
On The Square
P.O. Box 10
McLeansboro, Illinois 62859
(618) 643-4303

**First Midwest Bank, N.A.
Moline, Illinois**

Project Name: Old Chicago Multi Family Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate- income individuals

Approval Date: November 1997

**Investment
Summary:**

First Midwest Bank, N.A. made an equity investment in the Old Chicago Multi Family Limited Partnership. The partnership will renovate an 11-unit housing complex located in Rock Island, Illinois, that will provide housing for low-income individuals and families.

Funding Sources: First Midwest Bank, N.A.....\$416,969
Total funding all sources\$416,969

Contact Person: Nancy F. Ulrich, Vice President and Community
Reinvestment Officer
First Midwest Bank, N.A.
506 15th Street
Moline, Illinois 61265
(309) 797-7594

Rock Island Bank, N.A.
Rock Island, Illinois

Project Name: Community Development Corporation Limited Liability Company

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals, area revitalization and other public welfare requirements

Approval Date: November 1997

**Investment
Summary:**

The Rock Island Bank, N.A. Bettendorf, Iowa, made an equity investment in the Community Development Corporation. The CDC is a for-profit corporation, created under Iowa laws. It will promote economic development to provide affordable housing, retain, and create new jobs, and assist new and existing small businesses in low- and moderate-income communities in Illinois and Iowa. The CDC makes equity investments in other community development corporations and community partnerships that produce affordable housing for low- and moderate-income individuals, assist small businesses that create or retain jobs, or participate in government sponsored redevelopment programs.

Funding Sources: Rock Island Bank, N.A.....\$1,000,000
Total funding all sources\$1,000,000

Contact Person: Douglas M. Kratz, Vice Chairman
Rock Island Bank, N.A.
230 18th Street
P.O. Box 4870
Rock Island, Illinois 61204-4870
(309) 794-1120

**Illinois One Bank Shawneetown
Shawneetown, Illinois**

Project Name: Shawnee Community Development Corporation

Legal Structure: Community Development Corporation (CDC)

Purpose: To promote economic development that will retain and create new jobs

Approval Date: July 1997

Investment

Summary: The Illinois One Bank made an equity investment in the Shawnee Community Development Corporation. The CDC is a multibank for-profit corporation, created under the laws of Illinois. The CDC will provide gap financing among owners equity, conventional financing, and other funding services to small businesses under federal or State of Illinois programs. The initial investors will include commercial banks. The investment in the CDC will stimulate economic growth in Gallatin, Hardin, Saline and Pope counties.

Funding Sources: Illinois One Bank Shawneetown.....\$ 50,000
Bankable loans.....\$325,000
Total funding all sources.....\$375,000

Contact Person: Tom Patton, President and Chief Executive Officer
Illinois One Bank, Shawneetown
P.O. Box 279
Shawneetown, Illinois
(618) 269-3175

**First National Bank of Sparta
Sparta, Illinois**

Project Name: Kaskaskia Community Development Corporation

Legal Structure: Community Development Corporation (CDC)

Purpose: To promote small business development

Approval Date: May 1997

**Investment
Summary:**

First National Bank of Sparta made an equity investment in the Kaskaskia community Development Corporation. The CDC was formed to promote small business development and retention in Perry and Randolph counties in southern Illinois.

Funding Sources: First National Bank of Sparta.....\$50,000
Total funding all sources.....\$50,000

Contact Person: David L. Houskins, President and Chief Executive Officer
First National Bank of Sparta
101 W. Broadway
Sparta, Illinois 82286
(618) 443-2187

**First National Bank
Springfield, Illinois**

Project Name: Capital Fund Inc.

Legal Structure: Community Development Corporation (CDC)

Purpose: To promote the development and retention of small business

Approval Date: December 1997

Investment

Summary: First National Bank made an equity investment in the Capital Fund Inc. Community Development Corporation. The CDC promotes business start-ups and small business retention. The CDC will help create employment for low-to moderate-income persons in Springfield which will ease community stress.

Funding Sources: First National Bank.....\$ 150,000
Government funding\$ 50,000
Other financial Institutions\$ 350,000
Total funding all sources.....\$550,000

Contact Person: Kevin E. Krimmel, Senior Vice President and CFO
205 South Fifth Street
P.O. Box 19264
Springfield, Illinois 62794
(217) 753-7530

**The City National Bank of Evansville
Evansville, Indiana**

Project Name: House Investments-Midwest Corporate Tax Credit Fund II Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: January 1997

**Investment
Summary:**

The National City Bank of Evansville made an equity investment in the House Investments-Midwest Corporate Tax Credit Fund II Limited Partnership. The investment in the partnership will provide capital for the development, construction, and operation of a number of apartment complexes in Illinois, Indiana, Kentucky and other states in the midwest. The partnership will use federal low-income housing tax credits.

Funding

Sources: The National City Bank of Evansville\$ 1,125,000
Total funding all sources:.....\$50,000,000

Contact Person: Thomas Austerman, President
The National City Bank of Evansville
227 Main Street
P.O. Box 868
Evansville, Indiana 47705-0868
(812) 464-9800

**The City National Bank of Evansville
Evansville, Indiana**

Project Name: Pleasant View of Oakland City Limited Partnership
Legal Structure: Limited Partnership (partnership)
Purpose: To provide affordable housing for low- and moderate-income individuals
Approval Date: July 1997

**Investment
Summary:**

The National City Bank of Evansville made an equity investment in the Pleasant View of Oakland City Limited Partnership. The investment in the partnership will provide capital for the development, construction, and operation of a 24-unit elderly apartment complex in Oakland City. The project will receive federal low-income housing tax credits.

**Funding
Sources:**

The National City Bank of Evansville\$ 340,000
Total funding all sources:..... \$444,957

Contact Person:

Karen F. Carter, Assistant Vice President
The National City Bank of Evansville
P.O. Box 868
Evansville, Indiana 47705-0868
(812) 464-9800

**Merchants National Bank
Terre Haute, Indiana**

Project Name: Anthony Square Housing Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: May 1997

**Investment
Summary:**

Merchants National Bank made an equity investment in Anthony Square Housing Limited Partnership. The investment in the partnership will provide capital for the development, construction, and operation of 60 affordable housing units for elderly low- and moderate-income residents of Terre Haute, Indiana.

Funding Sources: Merchants National Bank.....\$315,000
Total funding all sources\$315,000

Contact Person: Daniel L. DeBard, Executive Vice President
Merchants National Bank
P.O. Box 1447
Terre Haute, Indiana 47808
(812) 462-7000

**Terre Haute First National Bank
Terre Haute, Indiana**

Project Name: Anthony Square Housing Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for elderly low- and moderate-income individuals

Approval Date: May 1997

Investment

Summary: Terre Haute First National Bank made an equity investment in the Anthony Square Housing Limited Partnership. The partnership will provide capital for the development, construction, and operation of 60 affordable housing units for elderly low- and moderate-income residents of Terre Haute, Indiana.

Funding Sources: Terre Haute National Bank.....\$630,000
Bankable loans.....\$1,400,000
Total funding all sources\$2,030,000

Contact Person: John Perry, Senior Vice President
Terre Haute National Bank
One First Financial Plaza
Terre Haute, Indiana 47807
(812) 238-6000

**First National Bank of Red Oak
Essex, Iowa**

Project Name: Acorn Development Two Inc., Community Development Corporation

Legal Structure: Community Development Corporation (CDC)

Purpose: To promote the development and retention of small business

Approval Date: October 1997

**Investment
Summary:**

First National Bank of Red Oak made an equity investment in the multi-investor Acorn Development Two, Inc., Community Development Corporation. The CDC is a for-profit corporation. The CDC will promote economic development that will retain and create new jobs and assist new and existing small businesses. It will also construct an industrial building that will be leased or sold to small businesses providing jobs for unemployed residents of Montgomery County, Iowa.

Funding Sources:

First National Bank of Red Oak.....	\$15,000
Private funding.....	\$515,000
Other financial Institutions.....	\$30,000
Government funding	40,000
Total funding all sources.....	\$600,000

Contact Person: Robert D. Vavra, President
First National Bank of Red Oak
P.O. Box 430
Essex, Iowa 51638
(712) 379-3111

Rock Island Bank, N.A.
Rock Island, Iowa

Project Name: Quad City Development Finance Corporation
Legal Structure: Community Development Corporation (CDC)
Purpose: To promote the development and retention of small business
Approval Date: January 1997

**Investment
Summary:**

The Rock Island Bank, N.A. made an equity investment in the Quad City Development Finance Corporation. The CDC will develop, sell, or rent commercial and industrial property to small businesses that produce permanent jobs for low- and moderate-income individuals in low- and moderate-income Rock Island areas.

Funding Sources: Rock Island Bank, N.A.....\$10,000
Total funding all sources\$10,000

Contact Person: Richard J. Carlson, Chief Operating Officer
Rock Island Bank, N.A.
P.O. Box 4870
Rock Island, Illinois 61204
(309) 794-1120

**First National Bank, Abilene
Abilene Kansas**

Project Name: Abilene Development Limited Liability Company

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: July 1997

**Investment
Summary:**

The First National Bank, Abilene made an equity investment in the Abilene Development Limited Liability Company. The CDC will develop single and multi-family houses, both for sale and rent, to alleviate the shortage of housing for low- and moderate-income residents in Abilene. The majority of the occupants of the houses will be low- and moderate-income individuals and families.

Funding Sources:

First National Bank, Abilene	\$10,000
Bankable Loans.....	\$300,000
Total funding all sources.....	\$310,000

Contact Person: Rick R. Williamson, President
First National Bank
401 N. Spruce
P.O. Box 669
Abilene, Kansas 67410
(913) 263-1090

**HNB Bank, N.A.
Harlan, Kentucky**

Project Name: Pine Mountain Community Development Corporation

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide micro lending to small businesses

Approval Date: January 1997

Investment

Summary: HNB Bank, N.A. made an equity investment in the Pine Mountain Community Development Corporation. The CDC will provide micro lending to small businesses in Bell, Harlan, and Letcher counties in southeastern Kentucky.

Funding Sources: HNB Bank, N.A.....\$25,000
Total funding all sources.....\$25,000

Contact Person: Kenneth W. Thomas, President and Chief Executive Officer
HNB Bank, N.A.
P.O. Box 880
Harlan, Kentucky 40831
(606) 573-4700

**Community Trust Bank, N.A.
Pikeville, Kentucky**

Project Name: Pine Mountain Community Development Corporation

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide micro lending to small businesses

Approval Date: February 1997

Investment

Summary: Community Trust Bank, N.A. made an equity investment in the Pine Mountain Community Development Corporation. The CDC will help stimulate economic development and micro-lending to small businesses in Bell, Harlan, and Letcher counties in southeastern Kentucky.

Funding Sources: Community Trust Bank, N.A.\$50,000
Private funding.....\$400,000
Total funding all sources.....\$450,000

Contact Person: Betty Halsey, Executive Vice President
Community Trust Bank, N.A.
P.O. Box 520
Middlesboro, Kentucky 40965
(606) 589-2145

**First National Bank of Commerce
New Orleans, Louisiana**

Project Name: Claiborne Creek Apartments Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To development affordable housing for elderly low- and moderate-income individuals

Approval Date: April 1997

**Investment
Summary:**

First National Bank of Commerce made an equity investment in the Claiborne Creek Apartments Limited Partnership. The partnership was formed to construct a 72-unit complex for low-income elderly individuals in West Monroe, Louisiana. The partnership qualifies for federal low-income housing tax credits.

Funding Sources:

First National Bank of Commerce.....	\$1,307,026
Other financial institutions	\$1,307,027
Total funding all sources	\$2,614,053

Contact Person: Mary G. Eymard, Vice President and Trust Officer
First National Bank of Commerce
P.O. Box 60279
New Orleans, Louisiana 70160
(504)623-1937

**First National Bank of Commerce
New Orleans, Louisiana**

Project Name: Enterprise Corporation of the Delta Investments Limited Liability Company

Legal Structure: Community Development Corporation (CDC)

Purpose: To promote the development of small businesses and creation of jobs

Approval Date: June 1997

**Investment
Summary:**

The First National Bank of Commerce made an equity investment in the Enterprise Corporation of the Delta Investments Limited Liability Company. The CDC was established to stimulate economic development by financing small businesses, including minority-owned small businesses, particularly those that create jobs for low- and moderate-income individuals along the Mississippi River, eastern Arkansas, and northeastern Louisiana. Financial assistance provided by the CDC includes lines of credit, short-term, long-term and bridge loans, and loan guarantees for the funding of business start-up costs, working capital, or new product development.

Funding Sources:

First National Bank of Commerce.....	\$ 750,000
Other financial institutions	\$14,250,000
Total funding all sources	\$15,000,000

Contact Person: Mary G. Eymard ,Vice President and Trust Officer
First National Bank of Commerce
P.O. Box 60279
New Orleans, Louisiana 70160
(504) 623-1371

**First National Bank of Commerce
New Orleans, Louisiana**

Project Name: Loyola Landmark Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: May 1997

**Investment
Summary:**

First National Bank of Commerce made an equity investment in the Loyola Landmark Limited Partnership. The partnership will renovate 20 scattered sites into 41 units of affordable housing for low-income elderly families in New Orleans. The project qualifies for federal low-income housing tax credits.

Funding Sources: First National Bank of Commerce\$587,696
Total funding all sources\$587,696

Contact Person: Mary G. Eymard, Vice President and Trust Officer
First National Bank of Commerce
P.O. Box 60279
New Orleans, Louisiana 70160
(504) 623-1937

**First National Bank of Commerce
New Orleans, Louisiana**

Project Name: Malta Square at Sacred Heart Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: April 1997

**Investment
Summary:**

First National Bank of Commerce made an equity investment in the Malta Square at Sacred Heart Limited Partnership. The partnership was formed to rehabilitate three buildings into 56 congregate living apartments and 54 assisted living apartments to be occupied by low- and moderate-income elderly residents in New Orleans. The partnership qualifies for federal low-income housing tax credits.

Funding Sources: First National Bank of Commerce.....\$1,100,000
Total funding all sources\$1,100,000

Contact Person: Mary G. Eymard, Vice President and Trust Officer
First National Bank of Commerce
P.O. Box 60279
New Orleans, Louisiana 70160
(504) 623-1937

**First National Bank of Commerce
New Orleans, Louisiana**

Project Name: St. James A.M.E. Homes Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: May 1997

Investment

Summary: First National Bank of Commerce made an equity investment in the St. James A.M.E. Homes Limited Partnership. The partnership will renovate 12 scattered sites into 36 units of housing for low-income families in New Orleans.

Funding Sources: First National Bank of Commerce.....\$866,250
Total funding all sources\$866,250

Contact Person: Mary G. Eymard, Vice President and Trust Officer
First National Bank of Commerce
P.O. Box 60279
New Orleans, Louisiana 70160
(504) 623-1937

**First National Bank of Commerce
New Orleans, Louisiana**

Project Name: Tulane Avenue SRO Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: January 1997

**Investment
Summary:**

First National Bank of Commerce made an equity investment in the Tulane Avenue SRO Limited Partnership. The partnership will finance, acquire, develop, rehabilitate, manage, sell, or rent housing primarily to low- and moderate-income persons in New Orleans.

Funding Sources: First National Bank of Commerce.....\$1,638,239
Total funding all sources.....\$1,638,239

Contact Person: Mary G. Eymard, Vice President and Trust Officer
First National Bank of Commerce
P.O. Box 60279
New Orleans, Louisiana 70160
(504) 623-1937

**First National Bank of Commerce
New Orleans, Louisiana**

Project Name: Tulane Senior Housing Limited Partnership
Legal Structure: Limited Partnership (partnership)
Purpose: To provide affordable housing to low- and moderate-income individuals
Approval Date: January 1997

Investment

Summary: First National Bank of Commerce made an equity investment in the Tulane Senior Housing Limited Partnership. The partnership will finance, acquire, develop, rehabilitate, manage, sell, or rent housing primarily to low- and moderate-income elderly individuals in New Orleans.

Funding Sources: First National Bank of Commerce.....\$236,062
Total funding all sources.....\$236,062

Contact Person: Mary G. Eymard, Vice President and Trust Officer
First National Bank of Commerce
P.O. Box 60279
New Orleans, Louisiana 70160
(504) 623-1937

**Hibernia National Bank
New Orleans, Louisiana**

Project Name: West Monroe I Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: March 1997

**Investment
Summary:**

Hibernia National Bank made an equity investment in the West Monroe I Limited Partnership. The partnership will acquire, rehabilitate, manage, and rent 29 units of single family residential housing properties to low-income individuals in West Monroe, Louisiana. The partnership qualifies for low-income housing tax credits.

Funding Sources:

Hibernia National Bank	\$799,588
Bankable loans.....	\$1,430,000
Government funding	\$400,000
Total funding all sources	\$2,629,588

Contact Person: Gary L. Ryan, Senior Vice President and Corporate Counsel
Hibernia National Bank
P.O. Box 61540
New Orleans, Louisiana 70160
(504) 533-3333

**First Union National Bank of Maryland
Westminster, Maryland**

Project Name: Salisbury Senior Housing Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: April 1997

**Investment
Summary:**

First Union National Bank of Maryland made an equity investment in the Salisbury Senior Housing Limited Partnership. The partnership will finance, acquire, develop, construct, and rent 58 units of housing primarily for low- and moderate-income individuals in Wicomico County, Maryland. The partnership qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank of Maryland.....\$2,251,162
Total funding all sources\$2,251,162

Contact Person: James F. Powers, Senior Vice President and Assistant General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**BankBoston, N.A.
Boston, Massachusetts**

Project Name: Park View Apartments of Nashua Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: July 1997

Investment

Summary: BankBoston, N.A. made an equity investment in the Park View Apartments of Nashua Limited Partnership. The partnership will purchase, build, rehabilitate, maintain, and operate the Park View Apartments for occupancy by very low- and low-income households.

Funding Sources: First National Bank of Boston.....\$780,000
Total funding all sources\$780,000

Contact Person: Peter B. Sargent, Director
Tax Credit Investments
BankBoston, N.A.
100 Federal Street
Boston, Massachusetts 02110
(617) 434-2200

**First National Bank of Boston
Boston, Massachusetts**

Project Name: BankBoston Development Company Limited Liability Company

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: January 1997

**Investment
Summary:**

The First National Bank of Boston made an investment in the BankBoston Development Company Limited Liability Company. The CDC was established to provide affordable housing for low- and moderate-income individuals and families, and stimulate economic development by financing small businesses, including minority-owned small businesses, particularly those that create jobs for low- and moderate-income individuals in disadvantaged communities. The CDC provides loans, equity financing, and technical assistance in the bank's market areas in Connecticut, Massachusetts, Rhode Island, New Hampshire, and Florida. The CDC also makes investments in affordable housing projects that receive an allocation of federal low-income housing tax credits.

Funding Sources:

First National Bank of Boston.....	\$300,000
Private funding	\$4,900,000
Total funding all sources	\$5,200,000

Contact Person: Shanuah Y. Beamon, Senior Counsel
First National Bank of Boston
100 Federal Street
Boston, Massachusetts 02110
(617) 434-7770

**First National Bank of Boston
Boston, Massachusetts**

Project Name: Massachusetts Housing Equity Fund 1997 Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: July 1997

**Investment
Summary:**

First National Bank of Boston made an equity investment in the Massachusetts Housing Equity Fund 1997 Limited Partnership. The partnership will acquire, rehabilitate, construct, operate, lease, and manage low-income housing projects located in Massachusetts.

Funding Sources:

First National Bank of Boston.....	\$14,200,000
Other financial institutions.....	\$ 8,500,000
Total funding all sources	\$14,200,000

Contact Person: Peter B. Sargent, Director
Tax Credit Investments
BankBoston, N.A.
100 Federal Street
Boston, Massachusetts 02110
(617) 434-7770

**First National Bank of Boston
Boston, Massachusetts**

Project Name: New Port Antonio Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing to low- and very low-income individuals

Approval Date: February 1997

**Investment
Summary:**

First National Bank of Boston made an equity investment in the New Port Antonio Limited Partnership. The partnership will own, rehabilitate, and manage apartment buildings and related improvements in the Roxbury neighborhood of Boston for occupancy by low- and very low-income households. The partnership qualifies for federal low-income housing tax credits.

Funding Sources: First National Bank of Boston.....\$5,776,450
Total funding all sources\$5,776,450

Contact Person: Shanuah Y. Beamon, Senior Counsel
First National Bank of Boston
100 Federal Street
Boston, Massachusetts 02110
(617) 434-7770

**Fleet National Bank
Boston, Massachusetts**

Project Name: Kendall Housing Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: July 1997

Investment

Summary: Fleet National Bank made an equity investment in the Kendall Housing Limited Partnership. The partnership will provide affordable housing for former substance abusers and low-income residents currently living in homeless shelters and substandard single room occupancy units in the Boston area.

Funding Sources: Fleet National Bank.....\$67,405
Total funding all sources\$67,405

Contact Person: Amy W. Bizar
Group Senior Counsel Legal Department
Fleet National Bank
75 State Street
Mail Stop: MA OB F31B
Boston, Massachusetts 02106
(617) 346-4000

**Fleet National Bank
Boston, Massachusetts**

Project Name: Massachusetts Housing Equity Fund 1997 Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: July 1997

Investment

Summary: Fleet National Bank made an investment in the Massachusetts Housing Equity Fund 1997 Limited Partnership. The partnership will acquire, rehabilitate, construct, operate, lease, and manage low-income housing projects located in Massachusetts.

Funding Sources: Fleet National Bank.....\$8,500,000
Other financial institutions.....\$14,200,000
Total funding all sources\$22,700,000

Contact Person: Amy W. Bizar
Group Senior Counsel Legal Department
Fleet National Bank
75 State Street
Mail Stop: MA OB F31B
Boston, Massachusetts 02106
(617) 346-4000

**Fleet National Bank
Boston, Massachusetts**

Project Name: Oldham Institutional Tax Credits Limited Liability Company

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: October 1997

**Investment
Summary:**

Fleet National Bank made an equity investment in the Oldham Institutional Tax Credits, a Massachusetts Limited Liability Company. The CDC will make investments in limited partnerships that are formed to acquire, rehabilitate, construct, operate, lease, and manage low-income housing projects. The investments typically involve rehabilitation of existing multi-family affordable rental housing, the rehabilitation of existing non-residential structures for re-use as affordable rental housing, or new construction of multi-family or other housing structures for rental housing. These affordable rental housing projects will be made available to low- and moderate-income individuals and families in Boston. The CDC will also use federal low-income housing tax credits.

Funding Sources: Fleet National Bank.....\$13,285,000
Total funding all sources\$13,285,000

Contact Person: Jerrold Panich, Attorney at Law
Fleet National Bank
33 Broad Street, Suite 110
Boston, Massachusetts 02109
(617) 346-4000

**Great Lakes National Bank
Ann Arbor, Michigan**

Project Name: National Equity Fund 1996 Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: September 1997

**Investment
Summary:**

Great Lakes National Bank of Michigan self-certified its investment in the National Equity Fund 1996 Limited Partnership. The partnership will make investments in limited partnerships that will construct, own, and operate affordable multifamily apartment complexes in communities throughout the United States.

Funding Sources: Great Lakes National Bank\$150,000
Total funding all sources\$150,000

Contact Person: Barry N. Winslow, President and Chief Executive Officer
Great Lakes National Bank
401 E. Liberty Street
Ann Arbor, Michigan 48104
(313) 769-8300

**Norwest Bank Minnesota, N.A.
Minneapolis, Minnesota**

Project Name: National Equity Fund 1996 Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: April 1997

**Investment
Summary:**

Norwest Bank Minnesota, N.A. made an equity investment in the National Equity Fund 1996 Limited Partnership. The partnership will make investments in limited partnerships that construct, own, and operate affordable, multifamily apartment complexes in communities throughout the United States. The partnership will use federal low-income housing tax credits in these projects.

Funding Sources:

Norwest Bank Minnesota, N.A.	\$2,000,000
Other financial institutions	\$173,000,000
Total funding all sources	\$175,000,000

Contact Person: Richard M. Kovaccvich, President and Chief
Executive Officer
Norwest Bank Minnesota, N.A.
6th & Marquette Avenue
Minneapolis, Minnesota 55479
(612) 667-0764

**Norwest Bank Nebraska, N.A.
Minneapolis, Minnesota**

Project Name: Nebraska Affordable Housing Fund 1997 Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: June 1997

**Investment
Summary:**

Norwest Bank Nebraska, N.A. made an equity investment in the Nebraska Affordable Housing Fund 1997 Limited Partnership. The partnership will invest in low-income affordable residential rental properties located in Nebraska as well as develop and implement strategies to maintain such properties as low-income housing.

Funding Sources: Norwest Bank Nebraska, N.A.....\$500,000
Total funding all sources\$500,000

Contact Person: Bruce C. Moland, Vice President and Assistant General Counsel
Norwest Corporation
Norwest Center
Sixth and Marquette
Minneapolis, Minnesota 55479
(612) 667-0764

**TCF National Bank Minnesota
Minneapolis, Minnesota**

Project Name: Groveland Terrace Townhomes Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: September 1997

**Investment
Summary:**

TCF National Bank Minnesota made an equity investment in the Groveland Terrace Townhomes Limited Partnership. The partnership will provide 48 affordable rental units to low- and moderate income families in the Minneapolis and Saint Paul suburbs. Affordable housing is needed to accommodate persons applying for jobs in these communities. The Minnesota Housing Finance Agency has allocated low income housing tax credits to the project.

Funding Sources: TCF National Bank.....\$500,000
Total funding all sources.....\$500,000

Contact Person: Carol Kelleher, Senior Community Affairs Officer
TCF National Bank Minnesota
801 Marquette Avenue
Minneapolis, Minnesota 55402-3475
(612) 661-8386

**TCF National Bank of Minnesota
Minneapolis, Minnesota**

Project Name: National Equity Fund 1996 Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: September 1997

**Investment
Summary:**

TCF National Bank of Minnesota self-certified its investment in the National Equity Fund 1996 Limited Partnership. The partnership will make investments in limited partnerships to construct, own, and operate affordable multifamily apartment complexes in communities throughout the United States.

Funding Sources: TCF National Bank\$150,000
Total funding all sources\$175,000,000

Contact Person: Carol Kelleher, Senior Community Affairs Officer
TCF National Bank of Minnesota
801 Marquette Avenue
Minneapolis, Minnesota 55402
(612) 661-8386

**Stearns County National Bank
Saint Cloud, Minnesota**

Project Name: Holdingford Cityview Apartments Limited Liability Company

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: November 1997

Investment

Summary: Stearns County National Bank made an equity investment in the Holdingford Cityview Apartments Limited Liability Company. The CDC will acquire, construct, rehabilitate, develop, hold, operate, lease, and manage affordable housing in Holdingford, Minnesota, for low- and moderate-income individuals. The CDC will also use federal low-income housing tax credits in this project.

Funding Sources:

Stearns County National Bank.....	\$483,966
Other financial institutions	\$125,034
Total funding all sources	\$690,000

Contact Person: Mike McNeil, President
Stearns County National Bank
4191 Second Street South
P.O. Box 7338
Saint Cloud, Minnesota 56302
(320) 253-6607

**Stearns County National Bank
Saint Cloud, Minnesota**

Project Name: Lincoln Square of Alexandria Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: February 1997

**Investment
Summary:**

Stearns County National Bank made an equity investment in the Lincoln Square of Alexandria Limited Partnership. The partnership will construct 24 units of affordable housing for low- and moderate-income families in Alexandria, Minnesota. The partnership has been allocated federal low-income housing tax credits. The project will also receive annual tax credits from the Douglas County Housing and Redevelopment Authority, Alexandria, Minnesota.

Funding Sources: Stearns County National Bank.....\$91,754
Private funding\$1,735,360
Total funding all sources\$1,827,114

Contact Person: Michael McNeil , President
Stearns County National Bank
St. Cloud, Minnesota 56302
(612) 253-6607

**Stearns County National Bank
Saint Cloud, Minnesota**

Project Name: Villas of Palm Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: November 1997

**Investment
Summary:**

Stearns County National Bank made an equity investment in the Villas of Palm Limited Partnership. The partnership will acquire, construct, rehabilitate, develop, hold, operate, lease, and manage affordable housing in the City of Coon Rapids, Minnesota, for low- and moderate-income individuals. The partnership will use federal low-income housing tax credits in this project.

Funding Sources: Stearns County National Bank\$1,460,100
Total funding all sources\$1,460,100

Contact Person: Mike McNeil, President
Stearns County National Bank
4191 Second Street South
P.O. Box 7338
Saint Cloud, Minnesota 56302
(320) 253-6607

**Stearns National Bank of Holdingford
Saint Cloud, Minnesota**

Project Name: Holdingford Cityview Apartments Limited Liability Company

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: November 1997

**Investment
Summary:**

Stearns National Bank of Holdingford made an equity investment in the Holdingford Cityview Apartments Limited Liability Company. The CDC will acquire, construct, rehabilitate, develop, hold, operate, lease and manage affordable housing in Holdingford, Minnesota for low- and moderate-income individuals. The CDC will also use federal low-income housing tax credits in this project.

Funding Sources: Stearns County National Bank.....\$85,797
Other financial institutions\$604,233
Total funding all sources\$690,030

Contact Person: Mike McNeil, President
Stearns County National Bank
4191 Second Street South
P.O. Box 7338
Saint Cloud, Minnesota 56302
(320) 253-6607

**Stearns County National Bank of Upsala
Saint Cloud, Minnesota**

Project Name: Holdingford Cityview Apartments Limited Liability Company
Legal Structure: Community Development Corporation (CDC)
Purpose: To provide affordable housing for low- and moderate-income individuals
Approval Date: November 1997

Investment

Summary: Stearns County National Bank made an equity investment in the Holdingford Cityview Apartments Limited Liability Company. The CDC will acquire, construct, rehabilitate, develop, hold, operate, lease, and manage affordable housing in Holdingford, Minnesota for low- and moderate-income individuals. The CDC will also use federal low-income housing tax credits in this project.

Funding Sources: Stearns County National Bank.....\$120,267
Total funding all sources\$690,000

Contact Person: Mike McNeil, President
Stearns County National Bank
4191 Second Street South
P.O. Box 7338
Saint Cloud, Minnesota 56302
(320) 253-6607

**Firststar Bank of Milwaukee, N.A.
St. Paul, Minnesota**

Project Name: National Equity Fund 1996 Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: June 1997

Investment

Summary: Firststar Bank of Milwaukee, N.A. made an equity investment in the National Equity Fund 1996 Limited Partnership. The partnership will develop and operate affordable rental housing projects throughout the United States.

Funding Sources: Firststar Bank of Milwaukee, N.A.\$1,000,000
Total funding all sources\$1,000,000

Contact Person: MaryAnn Sudeith, Vice President
Community Reinvestment
Firststar Bank of Milwaukee, N.A.
101 East 5th Street
St. Paul, Minnesota 55101
(612) 439-4411

**Trustmark National Bank
Jackson, Mississippi**

Project Name: ECD Investments Limited Liability Company
Legal Structure: Community Development Corporation (CDC)
Purpose: To provide financial assistance for the development of small business
Approval Date: October 1997

Investment

Summary: Trustmark National Bank made an equity investment in ECD Investments Limited Liability Company. The CDC includes a revolving loan fund for financing small businesses, including minority-owned businesses.

Funding Sources: Trustmark National Bank.....\$1,000,000
Total funding all sources\$1,000,000

Contact Person: T. Harris Collier, III, General Counsel
Trustmark National Bank
P.O. Box 291
Jackson, Mississippi 39205
(604) 354-5088

**First National Bank of Clinton
Clinton, Missouri**

Project Name: Henry County Community Development Corporation

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide financial assistance for the advancement of small business, jobs, and economic development

Approval Date: December 1997

**Investment
Summary:**

First National Bank of Clinton made a debt investment in the Henry County Community Development Corporation. The CDC is a nonprofit community development corporation, created under Missouri laws. The CDC's primary purpose is to promote economic development that will retain and create new jobs, and to assist new and existing small businesses in low- and moderate-income communities in Henry County, Missouri. The CDC's first project is the construction of a 60,000 square foot industrial building. The building is to be sold or leased to a small business (or small businesses) to create jobs for low- and moderate-income individuals in Henry County, Missouri.

Funding Sources:

First National Bank of Clinton	\$86,000
Other private funding	\$250,000
Government funding	\$110,000
Other financial institutions	\$284,000
Total funding all sources	\$730,000

Contact Person: Elaine Paxton, President and Chief Executive Officer
First National Bank of Clinton
P.O. Box 606
Clinton, Missouri 64735
(816) 885-3365

**Bank Midwest, N.A.
Kansas City, Missouri**

Project Name: Dickinson Community Investment Corporation

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide financial assistance for the advancement of small businesses

Approval Date: April 1997

Investment

Summary: Bank Midwest, N.A. made an equity investment in the Dickinson Community Investment Corporation. The CDC will rehabilitate aging housing stocks, construct new houses, and provide loans to small businesses to generate economic development primarily for low- and moderate-income individuals and families in Kansas City.

Funding Sources: Bank Midwest, N.A.\$500,000
Total funding all sources\$500,000

Contact Person: David Seymour, President and Chief Executive Officer
Bank Midwest, N.A.
1100 Main Street, Suite 350
Kansas City, Missouri 64105
(816) 471-9800

**Farmington National Bank
Farmington, New Hampshire**

Project Name: New Hampshire Housing Equity Fund 1997 Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: May 1997

**Investment
Summary:**

Farmington National Bank made an equity investment in the New Hampshire Housing Equity Fund 1997 Limited Partnership. The partnership will make investments in limited partnerships that will construct, own, and operate affordable multifamily apartment complexes in communities throughout New Hampshire. These rental housing projects will be available to low- and moderate-income individuals and families. The partnership will receive federal low-income housing tax credits.

Funding Sources:

Farmington National Bank.....	\$500,000
Other financial institutions	\$9,500,000
Total funding all sources	\$10,000,000

Contact Person: Bennett K. Morong, Vice President
Commercial Lending
Farmington National Bank
Eight Central Street
P.O. Box 487
Farmington, New Hampshire 03835
(603) 755-2255

PNC Bank, N.A.
East Brunswick, New Jersey

Project Name: Early Stage Enterprise Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To promote the development of small business

Approval Date: November 1997

Investment

Summary: The PNC Bank, N.A. made an equity investment of \$1 million in the Early Stage Enterprise Limited Partnership. The partnership will invest in seed and early stage capital projects and in small businesses that obtain more conventional financing and create new employment opportunities in New Jersey.

Funding Sources:

PNC Bank, N. A.	\$1,000,000
Bankable loans	\$5,000,000
Other private funding	\$4,000,000
Total funding all sources	\$10,000,000

Contact Person: Preston D. Pinkett, III, Senior Vice President
PNC Bank, N. A.
Two Tower Center, 19th Floor
East Brunswick, New Jersey 08816
(908) 390-6231

Fleet Bank, N.A.
Jersey City, New Jersey

Project Name: A.H.B.P. Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: April 1997

Investment

Summary: Fleet Bank, N.A. made an equity investment in the A.H.B.P. Limited Partnership. The partnership will construct a 65-unit apartment complex for occupancy by low-income seniors in Paramus, New Jersey. The partnership will generate federal low-income housing tax credits.

Funding Sources:

Fleet Bank, N.A.	\$1,388,540
Bankable loans	\$1,310,049
Other private funding	\$2,692,853
Total funding all sources	\$5,391,442

Contact Person: Richard Lawten, Senior Vice President
Fleet Bank, N.A.
14 Wall Street
New York, New York 10005
(212) 384-0751

Fleet Bank, N.A.
Jersey City, New Jersey

Project Name: Escher Street SRO Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: March 1997

**Investment
Summary:**

Fleet Bank, N.A. made an equity investment in the Escher Street SRO Limited Partnership. The partnership will renovate an existing industrial building into 100 single-room occupancy units for low- and moderate-income individuals in Trenton, New Jersey. The partnership qualifies for federal low-income housing tax credits.

Funding Sources:

Fleet Bank, N.A.	\$ 3,434,000
Government funding	\$ 2,000,000
Other financial institutions	419,956
Total funding all sources	\$ 5,853,956

Contact Person: Richard Lawten, Senior Vice President
Fleet Bank, N.A.
14 Wall Street
New York, New York 10005
(212) 384-0751

Fleet Bank, N.A.
Jersey City, New Jersey

Project Name: Weequachic Park Urban Renewal Associates VI Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: March 1997

**Investment
Summary:**

Fleet Bank, N.A. made an equity investment in the Weequachic Park Urban Renewal Associates VI Limited Partnership. The partnership will renovate an existing abandoned building into 53 units of affordable housing for low- and moderate-income individuals in Newark, New Jersey. The partnership qualifies for federal low-income housing tax credits.

Funding Sources:

Fleet Bank, N.A.	\$3,190,369
Bankable loans	\$2,025,000
Total funding all sources	\$5,215,369

Contact Person: Richard Lawten, Senior Vice President
Fleet Bank, N.A.
14 Wall Street
New York, New York 10005
(212) 384-0751

**Yardville National Bank
Trenton, New Jersey**

Project Name: Community Loan Fund, Inc.
Legal Structure: Community Development Corporation (CDC)
Purpose: To provide affordable housing for low- and moderate income individuals
Approval Date: July 1997

**Investment
Summary:**

Yardville National Bank made an equity investment in the Community Loan Fund Inc. The CDC will raise money by issuing notes to individual and institutional investors who make loans to non-profit organizations for affordable housing, economic development, and projects that benefit lower-income individuals in New Jersey.

Funding Sources: Yardville National Bank.....\$10,000
Other private funding\$5,490,000
Government funding\$1,200,000
Total funding all sources\$6,700,000

Contact Person: Mary C. O'Donnell, First Senior Vice President, CCO
Yardville National Bank
P.O. Box 8487
Trenton, New Jersey 08650
(609) 585-5100

Fleet Bank, N.A.
New York, New York

Project Name: 55 West 129th Street , JELB 130, 216-218 West 141st Street, 144 West 144th Street, BFC-EHL, West 149 Partners and 1120 Madison Partnership Limited Partnerships

Legal Structure: Limited Partnership (partnership)

Purpose: To develop affordable housing for low- and moderate-income individuals

Approval Date: August 1997

Investment

Summary: Fleet Bank N.A. made an equity investment in 55 West 129th Street, JELB 130, 216-218 West 141st Street , 144 West 144th Street, BFC-EHL, West 149 Partners and 1120 Madison Partnership Limited Partnerships. The partnerships will renovate abandoned residential buildings into 214 units of affordable rental housing and will use federal low income housing tax credits.

Funding Sources: Fleet Bank N.A.....\$5,899,546
Total funding all sources\$5,899,546

Contact Person: Richard Lawten, Senior Vice President
Fleet Bank, N. A.
14 Wall Street
New York, New York 10005
(212) 384-0751

Fleet Bank N.A.
New York, New York

Project Name: Arlington Grove Limited Liability Company

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: February 1997

**Investment
Summary:**

Fleet Bank N.A. made an equity investment in Arlington Grove Limited Liability Company. The CDC will acquire, rehabilitate, and operate 95 units of affordable rental property in East Orange, New Jersey. Fleet's investment purchased a 99 percent limited partnership interest in the partnership, and the project will meet the tenant income eligibility requirements for low-income housing tax credits.

Funding Sources:

Fleet Bank N.A.	\$5,312,000
Other private funding	\$559,054
Government funding	\$3,200,000
Total funding all sources	\$9,071,054

Contact Person: Richard Lawten, Senior Vice President
Fleet Bank, N. A.
14 Wall Street
New York, New York 10005
(212) 384-0751

**Fleet Bank N.A.
New York, New York**

Project Name: Fairfield Commons Associates Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: February 1997

**Investment
Summary:**

Fleet Bank N.A. made an equity investment in Fairfield Commons Associates Limited Partnership. The partnership will construct and operate 80 affordable rental townhouses in Middletown, Delaware. Fleet is the sole limited partner, and its investment purchased a 99 percent limited partnership interest in the partnership. The project will meet the tenant income eligibility requirements for low-income housing tax credits. The partnership serves low- and moderate-income citizens in Middletown, Delaware by providing new affordable rental housing units.

Funding Sources: Fleet Bank N.A. \$ 1,648,209
Government funding \$3,515,142
Total funding all sources \$5,163,351

Contact Person: Richard Lawten, Senior Vice President
Fleet Bank N. A.
14 Wall Street
New York, New York 10005
(212) 384-0751

**Republic National Bank
New York, New York**

Project Name: Hudson Valley Housing Opportunity Fund Limited Liability Company

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: January 1997

Investment

Summary: Republic National Bank made an equity investment in the Hudson Valley Housing Opportunity Fund Limited Liability Company. The CDC is organized exclusively to provide decent, safe, and affordable housing to moderate low- and very low-income individuals and families in New York.

Funding Sources: Republic National Bank \$1,000,000
Other financial institutions..... \$1,000,000
Total funding all sources\$2,000,000

Contact Person: Kathy M. Jordan, Vice President and Assistant General Counsel
Republic National Bank
452 Fifth Avenue
New York, New York 10018
(212) 525-6694

Citibank, N.A.
New York, New York

Project Name: National Association of Community Development Loan Funds

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide financial assistance for the advancement of small businesses, affordable housing, and area revitalization

Approval Date: January 1997

Investment

Summary: Citibank N.A. made a special debt investment in the National Association of Community Development Loan Funds. Citibank proposes to make a commitment of up to \$2 million in the CDC through four \$500,000 long-term loans as “equity equivalents.” The CDC will use the investment to attract other senior lenders and make loans to its member community development financial institutions . The CDFIs will use the funds to provide financing for community development projects in the subsidiary’s market area throughout the country. The CDFIs will use the funds to support community development efforts, which include development of affordable housing for low- and moderate-income individuals and financing for small businesses to revitalize low-income and government designated communities in Citibank’s market area.

Funding Sources: Citibank, N.A.....\$2,000,000
Other financial institutions.....\$8,000,000
Total funding all sources.....\$10,000,000

Contact Person: Jeffery A. Watiker, Vice President
Citibank, N.A.
425 Park Avenue
New York, New York 10043
(212) 559-1864

**Republic National Bank
New York, New York**

Project Name: National Equity Fund 1996 Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: April 1997

**Investment
Summary:**

Republic National Bank of New York made an equity investment in the National Equity Fund 1996 Limited Partnership. The partnership will construct, own, and operate a number of affordable, multifamily apartment complexes in communities throughout the United States. These rental housing projects will be made available to low- and moderate-income individuals and families. The partnership will use federal low-income housing tax credits in these projects.

Funding Sources: Republic National Bank \$ 5,000,000
Other private funding \$170,000,000
Total funding all sources \$175,000,000

Contact Person: Kathy M. Jordan, Vice President and Assistant General Counsel
Republic National Bank
452 Fifth Avenue
New York, New York 10018
(212) 525-6694

**Fleet Bank, N.A.
New York, New York**

Project Name: Weequahic Park Urban Renewal Associates V Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: February 1997

**Investment
Summary:**

Fleet Bank, N.A. made an equity investment in the Weequahic Park Urban Renewal Associates V Limited Partnership. The partnership will construct a 49-unit apartment building for low- and moderate-income families in Newark, New Jersey. The project is being constructed with the assistance of federal, state, and local public agencies to meet the need for affordable housing throughout the New York City area. The project will primarily benefit low- and moderate-income families and will meet the requirements for the federal Low-Income Housing Tax Credit Program.

Funding Sources: Fleet Bank, N.A. \$3,179,465
Government funding \$1,427,900
Total funding all sources \$4,607,365

Contact Person: Richard C. Lawten, Senior Vice President
Fleet Bank, N. A.
14 Wall Street
New York, New York 10005
(212) 384-0751

**Fleet Bank N.A.
New York, New York**

Project Name: Weequahic Park Urban Renewal Associates VI Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: March 1997

**Investment
Summary:**

Fleet Bank, N.A. made an equity investment in the Weequahic Park Urban Renewal Associates VI Limited Partnership. The partnership will construct a 53-unit apartment building for low- and moderate-income families in Newark, New Jersey. The project is being constructed with the assistance of federal, state, and local public agencies to meet the need for affordable housing throughout the New York City area. The project will primarily benefit low- and moderate-income families and will meet the requirements for the federal Low-Income Housing Tax Credit Program.

Funding Sources:

Fleet Bank, N.A.	\$3,190,369
Government funding	\$1,427,465
Total funding all sources	\$4,617,934

Contact Person: Richard C. Lawten, Senior Vice President
Fleet Bank N. A.
14 Wall Street
New York, New York 10005
(212) 384-0751

**Waterhouse National Bank
White Plains, New York**

Project Name: Hudson Valley Housing Opportunity Fund Limited Liability Company

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: January 1997

Investment

Summary: Waterhouse National Bank made an equity investment in the Hudson Valley Housing Opportunity Fund Limited Liability Company. The CDC was organized exclusively to provide decent, safe, and affordable housing to moderate, low- and very low-income individuals and families in New York.

Funding Sources: Waterhouse National Bank \$ 1,000,000
Bankable loans\$ 9,000,000
Total funding all sources \$10,000,000

Contact Person: Richard H. Neiman, Executive Vice President
and General Counsel
One North Lexington Avenue
White Plains, New York 10601
(914) 684-2222

**First Union National Bank
Charlotte, North Carolina**

Project Name: Anacuitas Manor Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: July 1997

**Investment
Summary:**

First Union National Bank made an investment in Anacuitas Manor Limited Partnership. The partnership will acquire, develop, construct, own, and operate 72 low- and moderate-income apartment units in Hidalgo County, Texas. The project qualifies for federal low-income housing tax credits.

Funding Sources:

First Union National Bank.....	\$4,187,754
Private funding	\$ 218,393
Total funding all sources	\$4,406,147

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: Bacon Housing Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: December 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the Bacon Housing Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent affordable housing primarily for low- and moderate-income individuals in North Carolina. The project qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$3,931,482
Total funding all sources\$3,931,482

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: Barrett Place II Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: November 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the Barrett Place II Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent affordable housing primarily for low-and moderate-income individuals in North Carolina. The project qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$2,218,757
Total funding all sources\$2,218,757

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: Camellia Court Apartments Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: December 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the Camellia Court Apartments Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent affordable housing primarily for low- and moderate-income individuals in North Carolina. The project qualifies for federal low income housing tax credits.

Funding Sources: First Union National Bank.....\$1,954,495
Total funding all sources\$1,954,495

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: Cedar Forest Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: October 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the Cedar Forest Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent housing primarily for low- and moderate-income individuals in North Carolina. The project qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank..... \$9,662,018
Total funding all sources \$9,662,018

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: Chambers Bridge Urban Renewal Housing Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: January 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the Chambers Bridge Urban Renewal Housing Limited Partnership. The partnership will provide housing primarily to elderly persons of low- and moderate-income in Brick Township, New Jersey. The partnership qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank\$15,439,291
Total funding all sources\$15,439,291

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: City Affordable Housing Limited Liability Company

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: June 1997

**Investment
Summary:**

First Union National Bank made an equity investment in City Affordable Housing Limited Liability Company. The CDC will finance, acquire, develop, construct, and rent affordable housing for low- and moderate-income individuals throughout New York. The CDC qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank\$12,298,200
Total funding all sources\$12,298,200

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: Glen Royall Mill Limited Partnership

Legal Structure: Limited Partnership

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: March 1997

Investment

Summary: First Union National Bank made an additional equity investment in the Glen Royall Mill Limited Partnership. The bank invested an additional \$490,463 raising its total investment in the partnership to \$2,322,606. The increased investment will allow the partnership to carry out its purpose of providing low- and moderate-income rental housing for the citizens of Wake County, North Carolina. The project qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank\$490,463
Total funding all sources\$490,463

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: Green Gables Apartments Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: December 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the Green Gables Apartments Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent affordable housing primarily for low- and moderate-income individuals in North Carolina. The project qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$9,518,901
Total funding all sources \$9,518,901

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: Harlingen Community Development Corporation I Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: July 1997

Investment

Summary: First Union National Bank made an equity investment in the Harlingen Community Development Corporation I Limited Partnership. The partnership will acquire, develop, construct, own, and operate an 80-unit multi-family housing apartment building known as the Windstar Apartments located in Cameron County, Texas. The partnership's project will receive federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$4,922,705
Private funding\$ 148,504
Total funding all sources \$5,071,209

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: Longview Green Associates Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: November 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the Longview Green Associates Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent affordable housing primarily for low- and moderate-income individuals in North Carolina. The project qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$1,870,927
Total funding all sources \$1,870,927

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: Montgomery Homes Limited Partnership X

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: December 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the Montgomery Homes Limited Partnership X. The partnership will finance, acquire, develop, construct, manage, and rent affordable housing primarily for low and moderate-income individuals. The project qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$2,569,193
Total funding all sources\$2,569,193

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
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Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: ODC Selborne House Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: July 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the ODC Selborne House Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent affordable housing primarily for low- and moderate-income individuals in North Carolina. The project qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$2,704,892
Total funding all sources\$2,704,892

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: One South Place Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: December 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the One South Place Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent affordable housing primarily for low- and moderate-income individuals in North Carolina. The project qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank..... \$4,230,577
Total funding all sources\$4,230,577

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: Pendleton Pines Associates Limited Liability Company

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing to low- and moderate-income individuals

Approval Date: April 1997

**Investment
Summary:**

First Union National Bank made an equity investment in Pendleton Pines Associates Limited Liability Company. The CDC will acquire, develop, rehabilitate, own, and operate 182 units of affordable residential rental property. This is an area where no affordable rental units have been built in the last 20 years. The partnership targets low- and moderate-income individuals in Memphis, Tennessee by providing rehabilitated units of affordable rental housing. The project will use federal low-income housing tax credits.

Funding Sources:

First Union National Bank	\$3,550,000
Other financial institutions	\$1,475,000
Total funding all sources	\$5,025,000

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: Picerne Nogales Apartments Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: June 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the Picerne Nogales Apartments Limited Partnership. The partnership will construct 64-units of affordable rental housing in Santa Cruz County, Arizona, 100 percent of which will be reserved for low- and moderate-income individuals. The partnership's project will receive federal low-income housing tax credits.

Funding Sources:

First Union National Bank.....	\$4,700,000
Private funding	\$120,000
Total funding all sources	\$4,820,000

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
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(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: Reservoir Hill Limited Partnership IX

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: October 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the Reservoir Hill Limited Partnership IX. The partnership will finance, acquire, develop, rehabilitate, manage, and rent affordable housing primarily for low- and moderate-income individuals in North Carolina. The project qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$2,699,522
Total funding all sources\$2,699,522

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
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Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: Salem Run II Associates Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: October 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the Salem Run II Associates Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent affordable housing primarily for low- and moderate-income individuals in North Carolina. The project qualifies for federal low-income housing tax credits.

Funding sources: First Union National Bank\$5,700,388
Total funding all sources\$5,700,388

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: San Benito Housing Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: July 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the San Benito Housing Limited Partnership. The partnership will construct 72 units of affordable housing for low- and moderate-income residents in San Benito, Texas. The housing project will receive tax credits from the Texas Department of Housing and Community Affairs.

Funding Sources:

First Union National Bank	\$4,723,226
Private funding	\$461,587
Total funding all sources	\$5,184,813

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: Senior Cottages of Shippensburg Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: July 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the Senior Cottages of Shippensburg Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent affordable housing primarily for low- and moderate-income individuals in Cumberland County, Pennsylvania. The project qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$7,002,350
Total funding all sources\$7,002,350

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: Stonecreek Apartments of Mooresville, Ltd.
Legal Structure: Limited Partnership (partnership)
Purpose: To provide affordable housing for low- and moderate-income individuals
Approval Date: April 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the Stonecreek Apartments of Mooresville, Ltd. The partnership will finance, acquire, develop, construct, and rent 100-units of affordable housing, all of which will be reserved for low- and moderate-income individuals in Iredell County, North Carolina. The partnership qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$3,524,975
Total funding all sources\$3,524,975

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: TWC Ninety-One Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: October 1997

**Investment
Summary:**

First Union National Bank made an equity investment in TWC Ninety-One Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent housing primarily for low- and moderate-income individuals in North Carolina. The project qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$12,523,578
Total funding all sources\$12,523,578

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: TWC Ninety-Four Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: October 1997

**Investment
Summary:**

First Union National Bank made an equity investment in TWC Ninety-Four Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent affordable housing for low- and moderate-income individuals. The project qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$12,523,578
Total funding all sources.....\$12,523,578

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union National Bank
One First Union Center (0630)
Charlotte, NC 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: Virginia Center Associates Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: October 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the Virginia Center Associates Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent affordable housing primarily for low- and moderate-income individuals in North Carolina. The project qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$5,573,984
Total funding all sources\$5,573,984

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Charlotte, North Carolina**

Project Name: Wenworth Apartments Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: December 1997

**Investment
Summary:**

First Union National Bank made an equity investment in Wentworth Apartments Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent affordable housing primarily for low-and moderate-income individuals in North Carolina. The project qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$9,388,546
Total funding all sources\$9,388,546

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

NationsBank, N.A.
Charlotte, North Carolina

Project Name: Westminster Phase IV Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: December 1997

Investment

Summary: NationsBank N.A. made an equity investment in Westminster Phase IV Limited Partnership. The partnership will provide affordable rental housing in North Carolina for elderly residents. At least 73 percent of the units will be rented to individuals who earn 60 percent or less of area median income.

Funding Sources:

Nations Bank.	\$ 44,400
Bankable loans.....	\$4,555,600
Other private funding.....	\$4,400,000
Total funding all sources.....	\$9,000,000

Contact Person: Frank Narron, Vice President
NationsBank, N.A.
901 West Trade Street, 6th Floor
Charlotte, North Carolina 28288
(704) 386-1214

**Capital Bank, N.A.
Sylvania, Ohio**

Project Name: National Equity Fund 1996 Limited Partnership
Legal Structure: Limited Partnership (partnership)
Purpose: To provide affordable housing for low- and moderate-income individuals
Approval Date: February 1997

Investment Summary: Capital Bank, N.A. made an equity investment in the National Equity Fund 1996 Limited Partnership. The partnership will provide affordable housing that benefits low- and moderate-income individuals and families in targeted communities throughout the United States.

Funding Sources: Capital Bank, N.A.\$500,000
Total funding all sources\$500,000

Contact Person: Michael P. Killian, Senior Vice President
Capital Bank, N.A.
5520 Monroe Street
Sylvania, Ohio 43560
(419) 885-7379

**Wayne County National Bank
Wooster, Ohio**

Project Name: Wayne County Industrial Development Limited Liability Company

Legal Structure: Community Development Corporation (CDC)

Purpose: To promote area revitalization and other public welfare requirements

Approval Date: October 1997

Investment

Summary: Wayne County National Bank made an equity investment in the Wayne County Industrial Development Limited Liability Company. The CDC was established to stimulate economic growth that would create jobs for low- and moderate-income individuals in Wayne County. The CDC will aid the construction of the industrial infrastructure necessary to encourage continued economic growth in that community.

Funding Sources: Wayne County National Bank..... \$250,000
Private funding \$14,750,000
Total funding all sources.\$15,000,000

Contact Person: David L. Christopher, Chairman, President and
Chief Executive Officer
Wayne County National Bank
112 Liberty Street
P.O. Box 757
Wooster, Ohio 44691
(330) 264-1222

Signal Bank, N.A.
Wooster, Ohio

Project Name: Wayne County Industrial Development Limited Liability Company

Legal Structure: Community Development Corporation (CDC)

Purpose: To promote area revitalization and other public welfare requirements

Approval Date: October 1997

Investment

Summary: Signal Bank, N.A. made an equity investment in the Wayne County Industrial Development Limited Liability Company. The CDC will make investments in limited partnerships that are formed to acquire, rehabilitate, construct, operate, lease, and manage low-income affordable housing projects. The investments will typically involve rehabilitation of existing multi-family rental housing, rehabilitation of existing non-residential structures for re-use as rental housing, or construction of multi-family or other housing structures for affordable rental housing. These new rental housing projects will be made available to low- and moderate-income individuals and families. The CDC will use federal low-income housing tax credits in these projects.

Funding Sources: Signal Bank, N.A.....\$250,000
Total funding all sources\$250,000

Contact Person: Gary G. Clark, Chairman of the Board and
Chief Executive Officer
Signal Bank, N.A.
135 East Liberty Street
P.O. Box 385
Wooster, Ohio 44691
(330) 264-8001

KeyBank, N.A.
Portland, Oregon

Project Name: Stadium Place Apartments Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: March 1997

Investment

Summary: KeyBank, N.A. made an equity investment in the Stadium Place Apartments Limited Partnership. The partnership will develop and provide affordable rental housing to low- and moderate-income residents in Multnomah County, Oregon. The partnership qualifies for low-income housing tax credits.

Funding Sources: KeyBank, N.A.\$2,320,418
Total funding all sources\$2,320,418

Contact Person: Tom Benjamin, Affordable Housing Officer
KeyBank, N.A.
5330 NE Martin Luther King, Jr., Blvd.
Portland, Oregon 97211
(503) 790-7500

**KeyBank, N.A.
Portland, Oregon**

Project Name: Villa La Paz Apartments Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: March 1997

**Investment
Summary:**

KeyBank, N.A. made an equity investment in the Villa La Paz Apartments Limited Partnership. The partnership will rehabilitate and provide affordable rental housing to low- and moderate-income individuals in Washington County, Oregon. The partnership qualifies for federal low- income housing tax credits.

Funding Sources: KeyBank, N.A.\$1,170,000
Total funding all sources\$1,170,000

Contact Person: Tom Benjamin, Affordable Housing Officer
KeyBank, N.A.
5330 NE Martin Luther King, Jr., Blvd.
Portland, Oregon 97211
(330) 264-1222

**First Union National Bank
Avondale, Pennsylvania**

Project Name: Andalusia Senior Housing Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: January 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the Andalusia Senior Housing Limited Partnership. The partnership will finance, acquire, develop, construct, and rent affordable housing primarily to low- and moderate-income elderly individuals in Bucks County, Pennsylvania. The project qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$4,270,937
Total funding all sources\$4,270,937

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Avondale, Pennsylvania**

Project Name: Beaumont Avenue Apartments Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: January 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the Beaumont Avenue Apartments Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent affordable housing primarily to low- and moderate-income individuals in Bronx County, New York. The partnership qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$4,270,937
Total funding all sources\$4,270,937

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Avondale, Pennsylvania**

Project Name: Hamilton Manor Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: January 1997

Investment

Summary: First Union National Bank made an equity investment in the Hamilton Manor Limited Partnership. The partnership will own, partially construct, rehabilitate, and operate affordable housing for low- and moderate-income elderly individuals in Monroe County, Pennsylvania. The partnership qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$4,270,937
Total funding all sources\$4,270,937

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
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Charlotte, North Carolina 28288
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**First Union National Bank
Avondale, Pennsylvania**

Project Name: New Jersey Housing Opportunity Fund II Limited Liability Company

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: January 1997

Investment

Summary: First Union National Bank made an equity investment in the New Jersey Housing Opportunity Fund II Limited Liability Company. The CDC will invest in limited partnerships owning and operating affordable housing projects eligible for low-income housing tax credits. The CDC will only invest in projects located in New Jersey.

Funding Sources: First Union National Bank.....\$3,000,000
Total funding all sources\$3,000,000

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
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**First Union National Bank
Avondale, Pennsylvania**

Project Name: Oldbridge Urban Renewal Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: November 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the Oldbridge Urban Renewal Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent affordable housing primarily for low- and moderate-income individuals in Avondale, Pennsylvania.

Funding Sources: First Union National Bank\$5,700,388
Total funding all sources\$5,700,388

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Avondale, Pennsylvania**

Project Name: Orianna Street Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: January 1997

Investment

Summary: First Union National Bank made an equity investment in the Orianna Street Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent affordable housing primarily to low- and moderate-income individuals in Philadelphia. The partnership qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$2,325,800
Total funding all sources\$2,325,800

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**Elverson National Bank of West Chester
Elverson, Pennsylvania**

Project Name: Penn SE Mezzanine Fund Limited Liability Company
Legal Structure: Community Development Corporation (CDC)
Purpose: To promote the development and retention of small businesses
Approval Date: September 1997

**Investment
Summary:**

Elverson National Bank of West Chester made an equity investment in Penn SE Mezzanine Fund Limited Liability Company. The CDC finances equity investments in small businesses, including minority-owned small businesses, in Southeast Pennsylvania and the city of Philadelphia. The CDC will provide loans, equity financing, and technical assistance to low- and moderate-income persons and small businesses to emphasize job creation and business formation and expansion in the bank's market area.

Funding Sources:

Elverson National Bank of West Chester.....	\$100,000
Bankable loans	\$900,000
Private funding.....	\$2,000,000
Total funding all sources	\$3,000,000

Contact Person: Glenn E. Moyer, Chief Executive Officer
Elverson National Bank
83 West Main Street
Elverson, Pennsylvania 19520
(610) 286-8219

**Pennsylvania National Bank
and Trust Company
Harrisburg, Pennsylvania**

Project Name: Sylvan Heights Associates Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: April 1997

Investment

Summary: Pennsylvania National Bank and Trust Company made an equity investment in the Sylvan Heights Associates Limited Partnership. The partnership was formed to provide emergency shelter, bridge housing, and long-term affordable housing in Sylvan Heights, Pennsylvania. It will also qualify for federal low-income housing tax credits.

Funding Sources:

Pennsylvania NB & Trust Company.....	\$384,188
Bankable loans.....	\$2,338,814
Government funding	\$1,163,962
Total funding all sources	\$3,886,964

Contact Person: George R. Barr Jr., Deputy General Counsel and
Senior Vice President
One Keystone Plaza
North Front and Market Streets
Harrisburg, Pennsylvania 17105
(717) 233-6434

**Merchants National Bank
Kittanning, Pennsylvania**

Project Name: Manor Housing Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: November 1997

**Investment
Summary:**

Merchants National Bank of Kittanning made an equity investment in the Manor Housing Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent affordable housing primarily for low- and moderate-income individuals in Kittanning, Pennsylvania

Funding Sources: Merchants National Bank\$455,643
Total funding all sources\$455,643

Contact Person: James R. Drenning, President
Merchants National Bank
222 Market Street
P.O. Box 958
Kittanning, Pennsylvania 16201
(215) 973-3100

**First Union National Bank
Philadelphia, Pennsylvania**

Project Name: 2-4 Potter Place Urban Renewal Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: April 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the 2-4 Potter Place Urban Renewal Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent 28-units of affordable rental housing to low- and moderate-income individuals in Hudson County, New Jersey. The partnership qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$3,587,080
Total funding all sources\$3,587,080

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**First Union National Bank
Philadelphia, Pennsylvania**

Project Name: Cranford Avenue Apartments Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: April 1997

**Investment
Summary:**

First Union National Bank made an equity investment in the Cranford Avenue Apartments Limited Partnership. The partnership will finance, acquire, develop, construct, manage, and rent affordable housing primarily to low- and moderate-income individuals in the northern portion of Bronx County, New York. The partnership qualifies for federal low-income housing tax credits.

Funding Sources: First Union National Bank.....\$4,280,523
Total funding all sources\$4,280,523

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630
Charlotte, North Carolina 28288
(704) 342-1828

PNC Bank, N.A.
Philadelphia, Pennsylvania

Project Name: DVCRF Ventures Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide financial assistance for the advancement of small businesses and creation of jobs

Approval Date: April 1997

Investment

Summary: PNC Bank, N.A. made an equity investment in the DVCRF Ventures Limited Partnership. The partnership will provide financing for new and expanding small businesses located in low- and moderate-income areas, and provide quality permanent jobs for low- and moderate-income residents in the greater Philadelphia metropolitan area.

Funding Sources: PNC Bank, N.A.\$3,000,000
Total funding all sources\$3,000,000

Contact Person: Louis S. Schiezzari, Vice President
PNC Bank, N.A.
Land Title Building
Broad and Chestnut Streets
Philadelphia, Pennsylvania 19101
(215) 585-7464

**CoreStates Bank, N.A.
Philadelphia, Pennsylvania**

Project Name: Humboldt-Sweets Urban Renewal Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: April 1997

**Investment
Summary:**

CoreStates Bank, N.A. made an equity investment in the Humboldt-Sweets Urban Renewal Limited Partnership. The pPartnership was formed to operate 19- units of affordable rental housing for low-income families in Trenton, New Jersey. The partnership qualifies for federal low-income housing tax credits.

Funding Sources: CoreStates Bank, N.A. \$622,137
Total funding all sources \$622,137

Contact Person: Nancy Wagner-Hislip, Assistant Vice President
CoreStates Bank, N.A.
FC 1-3-42-11
1500 Market Street
Philadelphia, Pennsylvania 19101
(215) 973-3100

**CoreStates Bank, N.A.
Philadelphia, Pennsylvania**

Project Name: Model Homes Limited Partnership
Legal Structure: Limited Partnership (partnership)
Purpose: To provide affordable housing for low- and moderate-income individuals
Approval Date: April 1997

Investment

Summary: CoreStates Bank made an additional equity investment in the Model Homes Limited Partnership. The partnership will create 32-units of quality, low- income housing in the Port Richmond neighborhood of Philadelphia.

Funding Sources: CoreStates Bank, N.A.\$351,300
Total funding all sources\$351,300

Contact Person: Nancy Wagner-Hislip, Assistant Vice President
CoreStates Bank, N.A.
FC 1-3-42-11
1500 Market Street
Philadelphia, Pennsylvania 19101
(215) 973-3100

PNC Bank, N.A.
Pittsburgh, Pennsylvania

Project Name: Arthur J. Demor Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: January 1997

Investment

Summary: PNC Bank, N.A. made an equity investment in the Arthur J. Demor Limited Partnership. The partnership will provide affordable housing to low- and moderate-income elderly individuals in Pittsburgh.

Funding Sources: PNC Bank, N.A.\$2,905,977
Bankable loans.....\$2,639,612
Total funding all sources\$5,545,589

Contact Person: Timothy A. Kurtz, Vice President
PNC Bank, N.A.
249 5th Avenue, 18th floor
Pittsburgh, Pennsylvania 15222
(412) 762-2000

**PNC Bank, N.A.
Pittsburgh, Pennsylvania**

Project Name: G.S. Capital Limited Partnership
Legal Structure: Limited Partnership (partnership)
Purpose: To provide financial assistance for the advancement of small businesses
Approval Date: May 1997

**Investment
Summary:**

PNC Bank, N.A. made an equity investment in G.S. Capital Limited Partnership. The partnership will finance small businesses controlled by socially or economically disadvantaged persons. The businesses will produce or retain permanent jobs, the majority of which are expected to be held by low- and moderate-income individuals in Pittsburgh.

Funding Sources: PNC Bank, N.A.\$2,000,000
Total funding all sources\$2,000,000

Contact Person: Donald C. Kelly, Vice President Community Reinvestment Manager
PNC Bank, N.A.
Broad & Chestnut Street
Philadelphia, Pennsylvania 19101
(215) 585-5290

**PNC Mortgage Bank, N.A.
Pittsburgh, Pennsylvania**

Project Name: National Equity Fund 1996 Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: December 1997

Investment Summary: PNC Mortgage Bank N.A. made an equity investment in the National Equity Fund 1996 Limited Partnership. The partnership will provide financing to develop affordable housing for low- and moderate-income individuals in Pittsburgh.

Funding Sources: PNC Mortgage Bank, N.A.....\$5,000,000
Total funding all sources\$5,000,000

Contact Person: Timothy A. Kurtz, Vice President
PNC Mortgage Bank, N.A.
One PNC Plaza
249 Fifth Avenue, 19th Floor
Pittsburgh, Pennsylvania 15265
(412) 762-4180

PNC Bank, N.A.
Pittsburgh, Pennsylvania

Project Name: Sylvan Heights Associates Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: April 1997

**Investment
Summary:**

PNC Bank, N.A. made an equity investment in the Sylvan Heights Associates Limited Partnership. The partnership was formed to provide emergency shelter, bridge housing, and long-term affordable housing in Sylvan Heights, Pennsylvania. The project will use federal low-income housing tax credits.

Funding Sources: PNC Bank, N.A.....\$1,152,564
Total funding all sources \$1,152,564

Contact Person: Louis S. Schiezzari, Vice President
PNC Bank, N.A.
Land Title Building
Broad and Chestnut Streets
Philadelphia, Pennsylvania 19101
(215) 585-7464

Mellon Bank, N.A.
Pittsburgh, Pennsylvania

Project Name: Sylvan Heights Associates Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: April 1997

Investment

Summary: Mellon Bank, N.A. made an equity investment in the Sylvan Heights Associates Limited Partnership. The partnership was formed to provide emergency shelter, bridge housing, and long-term affordable housing in Sylvan Heights, Pennsylvania. The partnership will use federal low-income housing tax credits.

Funding Sources:

Mellon Bank, N.A.....	\$2,146,250
Private funding	\$4,733,000
Government funding	\$1,164,000
Other financial institutions	\$3,200,000
Total funding all sources	11,243,250

Contact Person: Michael E. Bleier, General Counsel
Mellon Bank, N.A.
One Mellon Bank Center
Pittsburgh, Pennsylvania 15258
(412) 234-5000

**First National Bank of West Chester
West Chester, Pennsylvania**

Project Name: Penn SE Mezzanine Fund

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide financial assistance for the advancement of small businesses

Approval Date: September 1997

**Investment
Summary:**

First National Bank of West Chester made an equity investment in the Penn SE Mezzanine Fund. The CDC was established to stimulate economic development by financing small businesses, including minority-owned small businesses, particularly those that create jobs for low- and moderate-income persons in disadvantaged communities in West Chester, Pennsylvania.

Funding Sources: First National Bank.....\$100,000
Total funding all sources\$100,000

Contact Person: Richard W. Kaufam, Vice President
First National Bank
9 North High Street
P.O. Box 523
West Chester, Pennsylvania 19381
(610) 692-3000

**CitiBank (South Dakota), N.A.
Sioux Falls, South Dakota**

Project Name: CitiHousing, Inc.
Legal Structure: Community Development Corporation (CDC)
Purpose: To provide affordable housing for low- and moderate-income individuals
Approval Date: May 1997

Investment

Summary: CitiBank (South Dakota) N.A. made an equity investment in CitiHousing, Inc., a wholly-owned subsidiary CDC. The CDC will organize and operate equity pools, in the form of limited partnerships, for the purpose of investing in projects that will develop affordable rental housing. The project will receive federal low-income housing using tax credits.

Funding Sources: CitiBank (South Dakota), N.A.....\$5,000,000
Total funding all sources\$5,000,000

Contact Person: Eugene D. Rowenhort, Senior Vice President
and Chief Financial Officer
CitiBank (South Dakota), N.A.
701 E. 60th Street, North
Sioux Falls, South Dakota 57117
(605) 331-2723

**Norwest Bank, South Dakota, N.A.
Sioux Falls, South Dakota**

Project Name: Dakota Equities Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: June 1997

Investment Summary: Norwest Bank, South Dakota, N.A. made an equity investment in the Dakota Equities Limited Partnership. The partnership will invest in low-income, single-family and multi-family residential properties in South Dakota.

Funding Sources: Norwest Bank of South Dakota, N.A.....\$750,000
Total funding all sources\$750,000

Contact Person: Bruce Moland, Vice President and Assistant General Counsel
Norwest Corporation
Sixth and Marquette
Minneapolis, Minnesota 55479
(612) 667-0764

**First Tennessee Bank, N.A.
Memphis, Tennessee**

Project Name: First Tennessee Housing Corporation

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: June 1997

Investment

Summary: First Tennessee Bank, N.A. made an equity investment in the First Tennessee Housing Corporation. The CDC will develop, manage, and rent affordable housing for low- and moderate-income individuals. The CDC qualifies for federal low-income housing tax credits.

Funding Sources:

First Tennessee Bank, N.A.....	\$3,888,000
Bankable loans.....	\$12,938,000
Total funding all sources	\$16,826,000

Contact Person: Clyde A. Billings, Jr., President and Counsel
First Tennessee Bank, N.A.
P.O. Box 84
Memphis, Tennessee 38101
(901) 523-4365

**Union Planters National Bank
Memphis, Tennessee**

Project Name: Millcreek Development Partnership Limited Partnership
Legal Structure: Limited Partnership (partnership)
Purpose: To provide affordable housing for low- and moderate-income individuals
Approval Date: December 1997

Investment

Summary: Union Planters National Bank made an equity investment in the Millcreek Development Partnership Limited Partnership. The partnership will renovate the former Turtle Creek Apartments to provide affordable housing for low- and moderate-income families and individuals in the low-income Whitehaven area of Memphis.

Funding Sources: Union Planters National Bank\$2,160,000
Total funding all sources\$2,160,000

Contact Person: Lynn L. Lanigan, Vice President and Assistant Secretary
Union Planters National Bank
Post Office Box 387
Memphis, Tennessee 38147
(901) 580-6589

**First American National Bank
Nashville, Tennessee**

Project Name: Nashville Housing Fund

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: January 1997

Investment

Summary: First American National Bank made an equity investment in the Nashville Housing Fund. The CDC will expand the supply of affordable housing in Nashville by investing in projects and activities that create housing opportunities for low- and moderate-income individuals.

Funding Sources: First American National Bank....\$250,000
Bankable loans.....\$500,000
Total funding all sources\$750,000

Contact Person: Douglas J. Jackson, Senior Vice President
First American National Bank
721 First American Center
Nashville, Tennessee 37237
(615) 748-6034

**First Union National Bank of Tennessee
Nashville, Tennessee**

Project Name: Nashville Housing Fund

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: April 1997

Investment

Summary: First Union National Bank of Tennessee made a debt investment in the Nashville Housing Fund. The CDC will expand the supply of affordable housing in Nashville by investing in projects and activities that create housing opportunities for low- and moderate-income individuals.

Funding Sources: First Union National Bank of Tennessee.....\$250,000
Total funding all sources\$250,000

Contact Person: James F. Powers, Senior Vice President and Assistant
General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**Union Planters Bank
Nashville, Tennessee**

Project Name: Nashville Housing Fund

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: April 1997

Investment

Summary: Union Planters Bank made a debt investment in the Nashville Housing Fund. The CDC will expand the supply of affordable housing in Nashville by investing in projects and activities that create housing opportunities; provide incentives for the development of new housing; and contribute to building pride, diversity, and a strong sense of community.

Funding Sources:

Union Planters Bank	\$100,000
Bankable loans	\$2,160,000
Government funding	\$720,000
Total funding all sources..	\$2,980,000

Contact Person: Kay Anderson, CRA Officer
Union Planters Bank
P.O. Box 198958
Nashville, Tennessee 37219-8958
(615) 244-0571

**NationsBank of Tennessee
Nashville, Tennessee**

Project Name: Woodbine Community Organization

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide assistance for the development of small businesses

Approval Date: April 1997

**Investment
Summary:**

NationsBank of Tennessee made a debt investment in the Woodbine Community Organization. The CDC was formed to fund small loan requests from entrepreneurs in Nashville who are unable to qualify under the credit or lending requirements of traditional small business lending institutions in low- and moderate-income areas.

Funding Sources:

NationsBank of Tennessee	\$25,000
Private funding	\$5,000
Total funding all sources	\$30,000

Contact Person: Michael G. Whalen, Senior Vice President
NationsBank of Tennessee
One NationsBank Plaza
Nashville, Tennessee 37239
(615) 749-3090

Texas Commerce Bank, N.A.
Houston, Texas

Project Name: Rock Island Hillside Associates Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable rental housing for low- and moderate-income individuals

Approval Date: March 1997

Investment

Summary: Texas Commerce Bank, N.A. made an equity investment and a debt investment in the Rock Island Hillside Associates Limited Partnership. The partnership will provide investment capital for the construction of a 172-unit apartment complex for low-income individuals in Fort Worth, Texas. The partnership qualifies for federal low-income housing tax credits.

Funding Sources:

Texas Commerce Bank, N.A.	\$642,125
Bankable loans.....	\$1,608,333
Private funding	\$8,082,875
Other financial institutions	\$1,000,000
Total funding all sources	\$11,333,333

Contact Person: Roy D. Jones, Vice President
Texas Commerce Bank, N.A.
P.O. Box 2558
Houston, Texas 77252
(713) 216-5892

**First Security Bank of Utah, N.A.
Salt Lake City, Utah**

Project Name: Critchlow Limited Liability Company

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: August 1997

Investment

Summary: First Security Bank of Utah, N.A. made an equity investment in the Critchlow Limited Liability Company. The CDC will provide housing exclusively for battered women and teen mothers whose incomes do not exceed 29.67 percent of the area median income in Salt Lake City.

Funding Sources:

First Security Bank of Utah, N.A.	\$2,041,772
Bankable loans.....	\$147,600
Private funding	\$677,583
Government funding	\$1,030,000
Total funding all sources	\$3,896,955

Contact Person: Marty Henrie, Vice President
First Security Bank of Utah, N.A.
15 East 1st South, Suite 100
Salt Lake City, Utah 84111
(801) 246-5686

**Howard Bank, N.A.
Burlington, Vermont**

Project Name: Dalton Drive Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: April 1997

Investment

Summary: Howard Bank, N.A. made an equity investment in the Dalton Drive Limited Partnership. The partnership will renovate a historic building into 11 units of affordable housing for low- and moderate-income individuals with AIDS or HIV in Chittenden County, Vermont. The partnership will receive Federal Rehabilitation Investment Tax Credits.

Funding Sources:

Howard Bank N.A.....	\$200,000
Private funding	\$380,000
Government funding	\$630,050
Total funding all sources	\$1,210,050

Contact Person: Gisele M. Kloeckner, Vice President
Howard Bank, N.A.
111 Main Street
P.O. Box 409
Burlington, Vermont 05402
(802) 860-5534

**Howard Bank, N.A.
Burlington, Vermont**

Project Name: Holy Cross Housing Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing

Approval Date: April 1997

**Investment
Summary:**

Howard Bank, N.A. made an additional investment in the Holy Cross Housing Limited Partnership. The bank increased its initial equity investment by \$74,894, to a total of \$1,059,894. The project was originally estimated to cost approximately \$2,483,085. The partnership will develop 40 units of perpetually affordable, mixed-income senior housing. The project qualifies for federal low-income housing tax credits.

Funding Sources: Howard Bank, N.A.\$74,894
Total funding all sources\$74,894

Contact Person: Gisele M. Kloeckner, Vice President
Howard Bank, N.A.
111 Main Street
P.O . Box 409
Burlington, Vermont 05402
(802) 860-5534

**Woodstock National Bank
Woodstock, Vermont**

Project Name: Phelps Court Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: January 1997

**Investment
Summary:**

Woodstock National Bank made an equity investment in the Phelps Court Limited Partnership. The partnership will create fourteen units of affordable housing in Windsor, Vermont, to provide rental housing for low- and moderate-income families. The partnership will receive federal low-income housing tax credits from the U.S. Department of Housing and Urban Development and Historic Tax Credits .

Funding Sources:

Woodstock National Bank	\$100,000
Private funding	\$3,750
Government funding	\$680,000
Other financial institutions	\$482,240
Total funding all sources	\$1,265,990

Contact Person: Kenneth E. Howe, Vice President
Woodstock National Bank
21 Elm Street
Woodstock, Vermont 05091
(802) 457-2440

**Central Fidelity National Bank
Richmond, Virginia**

Project Name: Housing Equity Fund of Virginia III Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: February 1997

**Investment
Summary:**

Central Fidelity National Bank made an additional investment in the Housing Equity Fund of Virginia III Limited Partnership. The bank increased its investment from the original amount of \$1 million to \$2 million. The partnership was formed to encourage and assist corporations wanting to invest in low-income residential rental properties located in Virginia.

Funding Sources: Central Fidelity National Bank....\$1,000,000
Total funding all sources\$2,000,000

Contact Person: Jake F. LaBello, Vice President and Corporate Compliance Officer
Central Fidelity National Bank
P.O. Box 27602
Richmond, Virginia 23261
(804) 782-4000

**First Union National Bank of Virginia
Roanoke, Virginia**

Project Name: Timberleaf Estates Limited Partnership

Legal Structure: Limited Partnership(partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: May 1997

Investment

Summary: First Union National Bank of Virginia made an equity investment in Timberleaf Estates Limited Partnership. The partnership will acquire, develop, construct, own, and operate 54 units of affordable residential rental property. It will target low- and moderate-income individuals by providing new units of affordable rental housing in Martinsburg, West Virginia. The project has been allocated federal low-income housing tax credits.

Funding Sources: First Union National Bank\$4,021,928
Private funding\$1,235,072
Total funding all sources\$5,257,000

Contact Person: James F. Powers, Senior Vice President and Assistant General Counsel
First Union Corporation
Legal Division
One First Union Center (0630)
Charlotte, North Carolina 28288
(704) 342-1828

**Rappahannock National Bank
Washington, Virginia**

Project Name: Community Bankers' Community Development Fund II Limited Liability Company

Legal Structure: Community Development Corporation (CDC)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: January 1997

Investment

Summary: Rappahannock National Bank made an equity investment in the Community Bankers' Community Development Fund II Limited Liability Company. The CDC will help finance the development of affordable housing for low- and moderate-income individuals.

Funding Sources: Rappahannock National Bank\$50,000
Other financial institutions\$950,000
Total funding all sources\$1,000,000

Contact Person: John R. Conry Jr., Executive Vice President and Chief
Executive Officer
Rappahannock National Bank
P.O. Box 179
Washington, Virginia 22747
(540) 675-3519

**TCF National Bank of Wisconsin
Milwaukee, Wisconsin**

Project Name: National Equity Fund 1996 Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: September 1997

Investment

Summary: TCF National Bank Wisconsin self-certified its investment in the National Equity Fund 1996 of Limited Partnership. The partnership will make investments in limited partnerships to construct, own, and operate affordable multifamily apartment complexes in communities throughout the United States.

Funding Sources: TCF National Bank\$100,000
Total funding all sources\$100,000

Contact Person: Carol Kelleher, Senior Community Affairs Officer
TCF National Bank
801 Marquette Avenue
Minneapolis, Minnesota 55402
(612) 661-8386

**Norwest Bank Wisconsin, N.A.
Milwaukee, Wisconsin**

Project Name: National Equity Fund 1996 Limited Partnership

Legal Structure: Limited Partnership (partnership)

Purpose: To provide affordable housing for low- and moderate-income individuals

Approval Date: July and September 1997

Investment

Summary: Norwest Bank Wisconsin, N.A. self-certified its investment in the National Equity Fund 1996 Limited Partnership. The partnership will make investments in limited partnerships to construct, own, and operate affordable multifamily apartment complexes in communities throughout the United States.

Funding Sources: Norwest Bank Wisconsin\$600,000
Total funding all sources\$600,000

Contact Person: J. Lanier Little, Managing Officer
Norwest Bank Wisconsin, N.A.
100 West Wisconsin Avenue, Suite 100
Milwaukee, Wisconsin 53202
(414) 224-3753

Comptroller of the Currency District Contacts

For technical assistance or information about establishing a community development corporation, investing in a low income housing limited partnership, or other public welfare investments contact the Community Reinvestment Development Specialist in your district:

Washington, D.C.

Community Reinvestment and Development Manager
Office of the Comptroller of the Currency
250 E Street S.W.
Washington, DC 20219
(202) 874-4864

Community Reinvestment and Development Coordinator
Office of the Comptroller of the Currency
250 E Street S.W.
Washington, DC 20219
(202) 874-4847

Central District

Illinois, Indiana, Kentucky, Michigan, Ohio, and Wisconsin

Comptroller of the Currency
One Financial Place, Suite 2700
440 South LaSalle Street
Chicago, IL 60605-1073
(312) 360-8884 or (312) 360-8876

Midwestern District

Iowa, Kansas, Nebraska, North Dakota, Minnesota, Missouri, and South Dakota

Comptroller of the Currency
2345 Grand Boulevard, Suite 700
Kansas City, MO 64108-2683
(816) 556-1832 or (816) 556-1836

Northeastern District

Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, Pennsylvania, Rhode Island and Vermont

Comptroller of the Currency
114 Avenue of the Americas, Suite 3900
New York, NY 10036-7780
(212) 790-4054, X 545; or (212) 790-4053, X593

Southeastern District

Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, and West Virginia

Comptroller of the Currency
Marquis One Tower, Suite 600
245 Peachtree Center Avenue NE
Atlanta, GA 30303-1223
(404) 588- 4515, X518 or 538

Southwestern District

Arkansas, Louisiana, Oklahoma, and Texas

Comptroller of the Currency
1600 Lincoln Plaza
500 North Akard Street
Dallas, TX 75201-3394
(214) 720-7067

Western District

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, New Mexico, Nevada, Oregon, Utah, Washington, and Wyoming

Comptroller of the Currency
50 Fremont Street, Suite 3900
San Francisco, CA 94105-2292
(415) 545-5956