

*Awardee Profiles
by State*

Texas

AUSTIN

AUSTIN COMMUNITY DEVELOPMENT CORPORATION (1998 CDFI PROGRAM - CORE)

Location: Austin, Texas
Award: \$500,000 Equity Investment
Type: Multibank CDC
Contact: Margo Weisz - (512) 371-1776

Austin Community Development Corporation's (Austin) mission is to preserve and strengthen Austin's urban neighborhoods through business lending and the provision of business development services. Austin, a multi-bank community development corporation, and its non-profit affiliate, Austin Community Financial (ACF), serve distressed neighborhoods in east and south Austin. In its three years of operations, Austin has approved 26 loans for over \$1.2 million. With the help of the CDFI Fund, the awardee plans to stimulate capital and job growth in Austin's lower income urban neighborhoods, provide new and innovative financing products to small businesses, increase opportunities for women and minority-owned businesses and provide business development services to its clients. Austin projects to increase its lending by 30 percent over 1997 levels and introduce new lending products.

(2000 CDFI PROGRAM - CORE)

Award: \$588,000 (\$500,00 capital grant, \$50,000 loan, and \$38,000 technical assistance grant)
Contact: Margo Weisz - (512) 472-8087

Austin Community Development Corporation is a non-profit community development corporation founded in 1994 to promote economic vitality and opportunity in Austin's urban neighborhoods. It carries out this mission by providing loans to businesses and community ventures that will: create jobs for low- and moderate-income people; provide goods and services in underserved areas; and improve the physical environment of Austin's distressed communities. The CDFI Fund's \$588,000 award (\$500,00 capital grant, \$50,000 loan, and \$38,000 technical assistance grant) will help Austin CDC to meet the growing demand for small business loans in Austin's distressed and underserved communities and to expand and formalize the organization's business training and technical assistance services.

(2002 CDFI PROGRAM - CORE)

Award: \$843,000
Contact: Ms. Margo Weisz - (512) 472-8087

Austin Community Development Corporation (Austin CDC) provides microenterprise and small business loans to women- and minority-owned businesses in low-income neighborhoods of Austin, Texas. The CDFI Fund grant of \$400,000.00, Award Financial Loan for \$400,000.00, and Technical Assistance of \$43,000.00, will be used for lending and to conduct a market analysis study and to provide training for staff.

BUSINESSES INVEST IN GROWTH (1998 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Location: Austin, Texas
Award: \$44,550 technical assistance grant
Type: Microenterprise Fund
Contact: Jeannette Peten - (512) 494-8044

Businesses Invest in Growth (BIG) is a micro-loan fund that promotes microenterprises in the greater Austin, Texas area through access to capital as well as instructional training. The \$44,550 Technical Assistance grant from the CDFI Fund will enable BIG to train its management team in lending and risk management as well as obtain consulting services to conduct a market analysis and formulate marketing and capitalization strategies.

(2000 CDFI PROGRAM - CORE)

Award: \$150,000 capital grant

Contact: Jeannette Peten - (512) 494-8044

Businesses Invest in Growth (BIG) is a non-profit microenterprise development organization that provides training, technical assistance and business loan products primarily to women and minority low-income entrepreneurs. Created as a program of the City of Austin in 1991, BIG was established as a separate entity in 1995. One of BIG's most successful services is a comprehensive entrepreneurial training program known as FastTrac that all potential borrowers are required to complete before requesting a loan. The CDFI Fund's \$150,000 capital grant will help BIG increase its lending pool to better meet the demand for microenterprise loans in the Austin area.

(2000 CDFI PROGRAM – TECHNICAL ASSISTANCE)

Award: \$35,000

Contact: Ms. Jeannette Peten

Business Invest in Growth, Inc is a microenterprise development organization that provides microloans and entrepreneurial training and technical assistance to low-income, minority and women entrepreneurs in the Austin metro area. Since inception, BIG has helped its clients create over 183 jobs and access over \$570,000 in financing from other lenders. The CDFI Fund's TA of \$35,000 will help BIG acquire needed technology improvements and staff training to enhance the efficiency of its operations, including development of a website that will allow on-line applications for loans.

(2003 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Location: Austin, Texas

Award: \$38,520

Contact: Jeannette Peten - (512) 928-8010 x107

Businesses Invest in Growth (BIGAustin) is a certified CDFI that was established in 1995 to provide financial and technical assistance to small business owners in Austin, Texas. BIGAustin received a Technical Assistance grant in the amount of \$38,520 to obtain consulting services to revise its risk management policies, marketing strategy, and for board development; technology for a phone system, computers and servers for its satellite office, and marketing software; and staff training relating to small business lending.

CEN-TEX CERTIFIED DEVELOPMENT CORPORATION (2000 CDFI PROGRAM - CORE)

Location: Austin, Texas

Award: \$400,000 (\$370,000 capital grant and \$30,000 technical assistance grant)

Contact: Rosa Rios Valdez - (512) 912-9884

Cen-Tex Certified Development Corporation is a nonprofit loan fund based in Austin, Texas. It provides a number of lending products, including homeownership financing (downpayment assistance and mortgages), small business lending, and community facilities financing. All of its activities are directed toward rural communities in a target market that comprises 72 counties in southern Texas. The CDFI Fund's \$400,000 award (\$370,000 capital grant and \$30,000 technical assistance grant) will leverage outside funds to help Cen-Tex increase its small business lending activities in three distressed towns: Columbus, Cuero, and Bay City. The award will also enable Cen-Tex to procure technology, staff training, and consulting services to increase the organization's capacity as a lender.

CORPORATION FOR THE DEVELOPMENT OF COMMUNITY HEALTH CENTERS (2002 CDFI PROGRAM - SECA)

Location: Austin, Texas

Award: \$45,000

Contact: Mr. Steven A. Carriker - (512) 329-5959

Corporation for the Development of Community Health Centers (CDCHC) is a non-profit community facilities loan fund established in 2001 with the purpose of becoming a self-sustaining and viable source of capital financing for community and migrant health centers in South Texas. The Fund's technical assistance grant will be used to purchase

technology, train staff and board members, and obtain consulting and staff salary services to develop legal instruments and a comprehensive set of organizational policies and procedures.

(2003 CDFI PROGRAM - FA COMPONENT)

Award: \$150,000

Contact: Steven A. Carriker (512) 329-5959

Corporation for the Development of Community Health Centers (CDCHC) is a nonprofit community facilities loan fund established in 2001 with the purpose of becoming a source of capital financing for community and migrant health centers in South Texas. The Fund's \$150,000 award will be used to make additional loans from the financing of buildings and equipment through the CDCHC's revolving loan fund. Approximately 100% of this award will be targeted to Hot Zones.

BEAUMONT

SOUTHEAST TEXAS COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION, INC. (1999 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Location: Beaumont, Texas

Award: \$25,000 technical assistance grant

Type: Housing/Facilities Loan Fund

Contact: Albert J. Price, Sr. - (409) 835-7527

Southeast Texas Community Development Financial Institution, Inc.(SETCDFI) of Beaumont, TX is a non-profit start-up organization incorporated in 1998. The mission of SETCDFI is to stimulate broad-based community development in a six-county area of East Texas through financing affordable housing and business development for the benefit of the region's low-income population. The technical assistance award will be used to address SETCDFI's capacity needs in the form of consulting services.

BIRMINGHAM

COMPASS BANK (ALABAMA/FL CHARTER) (1999 BEA PROGRAM)

Location: Birmingham, Texas

Award: \$2,204,441 grant

Contact: Dianne Lopez - No Phone

Compass Bank of Birmingham, Texas received an award of \$2,204,441 for increasing its single-family mortgage and commercial real estate lending activities in distressed communities within the states of Alabama, Florida, and Texas. In addition, Compass Bank provided financial support to two Community Development Financial Institutions (CDFIs): Austin Community Development Corporation and Local Initiatives Support Corporation. Compass Bank is a state-chartered bank with total assets of \$16.5 billion.

BROWNSVILLE

INTERNATIONAL BANK OF COMMERCE (1998 BEA PROGRAM)

Location: Brownsville, Texas

Award: \$55,000 grant

Contact: Manuel Casanova - (956) 542-8060

International Bank of Commerce of Brownsville, Texas, was awarded \$55,000 for making a \$500,000 loan to Greater Brownsville Community Development Corporation, a certified CDFI, to be used to purchase single-family

housing units for low-income homebuyers in target areas. International Bank of Commerce is a state chartered bank with total assets of over \$391 million.

(2002 BEA PROGRAM)

Award: \$127,410.00

Contact: Mr. Manuel Casanova - (956) 547-1000

International Bank of Commerce-Brownsville in Brownsville, Texas, received an award of \$127,410 for CDFI Support Activities with the following certified CDFI: Greater Brownsville Multibank Community Development Corporation. The awardee is a state chartered bank with total assets of \$512,845,000.

CHASE BANK OF TEXAS (1998 BEA PROGRAM)

Location: Brownsville, Texas

Award: \$330,000 grant

Contact: Irv Downing - (956) 548-6807

Chase Bank of Texas received a \$330,000 award for making a \$3 million line of credit to the Greater Brownsville Community Development Corporation, a CDFI in Brownsville, Texas. The bank's monies will help underwrite loans that the CDFI makes to low-income homebuyers in Brownsville and the Rio Grande Valley. Chase Bank of Texas is a national bank with total assets of \$24.9 billion.

GREATER BROWNSVILLE COMMUNITY DEVELOPMENT CORP. (1999 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Location: Brownsville, Texas

Award: \$56,500 technical assistance grant

Type: Multibank CDC

Contact: Mr. Don Currie - (956) 541-4955

Greater Brownsville Community Development Corporation (GBCDC) was incorporated in April of 1995 to promote develop and improve economic conditions in the four county South Texas border region. GBCDC is a for-profit multi-bank CDC that provides loans to low-income persons and non-profit organizations. The technical assistance award will be used for computer networking strategic planning target market research new loan product development and development of a capitalization strategy.

MERCANTILE BANK, NA (1998 BEA PROGRAM)

Location: Brownsville, Texas

Award: \$165,000 grant

Contact: James S. Scott - (956) 546-2421

Mercantile Bank, NA, of Brownsville, Texas, was awarded \$165,000 for making a \$1,500,000 loan to Greater Brownsville Community Development Corporation, a certified CDFI, to be used to purchase single-family housing units for low-income homebuyers in target areas. Mercantile Bank, NA, is a national bank with total assets of over \$816 million.

TEXAS STATE BANK (2001 BEA PROGRAM)

Location: Brownsville, Texas

Award: \$231,000.00

Contact: Robert L. Walker - (956) 547-3812

Texas State Bank of Brownsville, Texas received an award of \$231,000 for making \$2.1 million in loans to Greater Brownsville CDC, a certified Community Development Financial Institution. The financial assistance will fund first

mortgages for home purchase to low income families and individuals living in rural and colonial areas. The awardee is a state chartered bank with total assets of \$2.5 billion.

TEXAS STATE BANK (2003 BEA PROGRAM)

Location: Brownsville, Texas
Award: \$60,000
Contact: Robert L. Walker - (956) 547-3800

Texas State Bank of Brownsville, TX received an award of \$60,000 for providing \$2,000,000 in financial support to Rio Grande Valley Multibank Corporation, a certified Community Development Financial Institution (CDFI). The awardee is a state chartered bank with total assets of \$4 billion.

BRYAN

BRAZOS VALLEY CDC INC. (2002 CDFI PROGRAM - SECA)

Location: Bryan, Texas
Award: \$167,000
Contact: Mr. Paul Turney - (979) 775-3466

Brazos Valley CDC Inc. (BVC) is a for profit multibank-CDC established in 2000 to promote, develop, and improve the economic conditions of low-income residents in several Texas counties through loans, investments, and other business transactions that create home ownership opportunities and increase the supply of affordable housing for low and moderate-income persons. The Fund's technical assistance grant will be used to purchase technology, train staff, and obtain consulting services for strategic planning.

FIRST AMERICAN BANK, SSB (2001 BEA PROGRAM)

Location: Bryan, Texas
Award: \$12,000.00
Contact: Donald Burbach - (979) 361-6270

First American Bank, SSB of Bryan, Texas received an award of \$12,000 for making a \$100,000 investment to the Brazos Valley CDC, a certified Community Development Financial Institution (CDFI) serving economically distressed areas of Texas. The awardee is a state savings bank with total assets of \$2.6 billion.

FIRST NATIONAL BANK OF BRYAN (2001 BEA PROGRAM)

Location: Bryan, Texas
Award: \$12,000.00
Contact: Nora Price Thompson

First National Bank of Bryan, located in Bryan, TX received an award of \$12,000 for its CDFI equity investment in Brazos Valley CDC. The awardee is a national bank with total assets of \$269 million.

PLANTERS AND MERCHANTS STATE BANK (2001 BEA PROGRAM)

Location: Bryan, Texas
Award: \$12,000.00
Contact: Jim Scamardo - (979) 260-3252

Planters & Merchants State Bank of Hearne, Texas received an award of \$12,000 for making an equity investment of \$100,000 into Brazos Valley Community Development Corporation of Bryan, Texas, a certified Community Development Financial Institution. The awardee is a state chartered bank with total assets of \$143 million.

COPPERAS COVE

COVENANT SAVINGS FEDERAL CREDIT UNION (2002 CDFI PROGRAM - SECA)

Location: Copperas Cove, Texas
Award: \$106,000
Contact: Ms. Joann Matthews - (254) 394-3085

Covenant Savings Federal Credit Union of Copperas Cove, Texas is an NCUA-designated low-income credit union. The awardee is dedicated to providing affordable financial products and services with an emphasis on financial literacy, economic empowerment, and systems efficiency. The financial and technical assistance from the Fund will allow the awardee to enhance its ability to serve its Target Market by expanding its Bridge to a Loan program (a credit rebuilding loan in conjunction with financial education classes).

DALLAS

BANK ONE, TEXAS NA (1998 BEA PROGRAM)

Location: Dallas, Texas
Award: \$2,599,075 grant
Contact: Kim Weaver - McDonald - (214) 290-2684

Bank One, Texas, NA of Dallas, Texas, was awarded \$2,599,075 for increasing its commercial real estate loans to distressed communities and making a grant to a CDFI. The bank gave Southern Dallas Development Corporation, a certified CDFI, a \$100,000 grant for its business lending in distressed neighborhoods of southern Dallas. In addition, the bank provided bridge and interim construction loan financing totaling \$33.5 million to four projects in distressed neighborhoods of the Dallas/Fort Worth. The awardee is a national bank with total assets of \$24.7 billion.

(1999 BEA PROGRAM)

Award: \$489,550 grant
Contact: Kim Weaver-McDonald - (214) 290-2684

Bank One Texas of Dallas, Texas received an award of \$489,550 for increasing its multi family housing and commercial real estate lending in distressed communities within the cities of Amarillo and Dallas. Specifically, the bank provided construction lending to two projects which together would create 291 units of affordable housing. The bank also made a loan to the Dallas Black Chamber of Commerce for the purchase of a site which is to be developed into the Chamber's offices and a small business incubator. Bank One Texas is a national bank with total assets of \$26.3 billion.

(2000 BEA PROGRAM)

Award: \$670,291 grant
Contact: Gloria R. Reynolds - (214) 290-2493

Bank One, Texas of Dallas, Texas received an award of \$670,291 for increasing its single and multifamily housing lending in the economically distressed communities of Harris County, Texas. The awardee is a national bank with total assets of \$31.1 billion.

DALLAS AFFORDABLE HOUSING COALITION (2002 CDFI PROGRAM - SECA)

Location: Dallas, Texas
Award: \$50,000
Contact: Mr. Lee Stevens - (214) 828-4390

Dallas Affordable Housing Coalition (DAHC) is a non-profit organization established in 1995. DAHC's mission is to develop and implement a broadly accepted vision and strategic plan for an adequate supply of affordable housing units in Dallas. DAHC offers subordinated financing of housing projects that are designed to produce affordable

single family housing units. The technical assistance award will be used for DAHC to purchase technology, obtain consulting services for development of a capitalization strategy and targeted marketing program.

GUARANTY BANK (2002 BEA PROGRAM)

Location: Dallas, Texas
Award: \$395,250.00
Contact: Ms. Carla M. Carroll - (214) 360-2763

Guaranty Bank of Dallas, Texas, received an award of \$395,250 for Equity Investment Activities. The awardee is a savings bank with total assets of \$15,348,366,000.

NATIONSBANK OF TEXAS, N.A. (1996 BEA PROGRAM)

Location: Dallas, Texas
Award: \$1,036,035 grant

Nationsbank of Texas, N.A. was awarded \$1,036,035 for making \$6.7 million in investments to the National Community Investment Fund (NCIF) and the Enterprise Social Investment Corporation (ESIC) and a \$270,000 loan to the Low-income Housing Fund (LIHF). NCIF will use its support to invest in community development banks. The ESIC investment will expand and improve employment opportunities through encouraging investments in businesses that employ residents of the Baltimore Empowerment Zone. LIHF, a certified CDFI funded in the first round of the CDFI Program will use its loan proceeds to finance non-profit sponsors of affordable housing.

(1997 BEA PROGRAM)

Award: \$334,400 grant
Contact: Mary Schultz - (941) 952-2654

NationsBank of Texas, NA, based in Dallas, Texas, was awarded \$334,400 for making loans totaling \$3,040,000 to three certified CDFIs: McAuley Institute, The Enterprise Foundation, and Local Initiatives Support Corporation (LISC). McAuley Institute provides technical and financial assistance to community- and faith-based organizations located in Washington, DC, and other cities. The Enterprise Foundation, a national housing and development organization, assists community-based nonprofit organizations and state and local governments in developing affordable housing and community services. LISC is a national financial intermediary that promotes affordable housing and community revitalization.

SOUTHERN DALLAS DEVELOPMENT CORPORATION (1997 CDFI PROGRAM - CORE)

Location: Dallas, Texas
Award: \$600,000 grant
Type: Business Loan Fund
Contact: Mr. James Reid - (214) 428-7332

Southern Dallas Development Corporation (SDDC) provides financing and development services in south Dallas and the Dallas Enterprise Zone. Over the last 7 years, SDDC has loaned over \$20 million to 220 businesses and helped to create or retain 2,398 jobs. The CDFI Fund's \$600,000 grant will expand SDDC's Investment Zone Loan program which provides small business loans in the Dallas Enterprise Zone and adjacent census tracts.

(1998 CDFI PROGRAM - CORE)

Award: \$850,000 (\$450,000 Capital Grant and \$400,000 Loan)
Type: Business Loan Fund
Contact: James R. Reid - (214) 428-7332

The Southern Dallas Development Corporation (SDDC) is a certified CDFI with eight years of lending experience. SDDC serves low-income neighborhoods in southern Dallas and with the help of the CDFI Fund will expand to serve a State Enterprise Zone and Federal Economic Community. SDDC makes micro loans and targeted business

loans through its Investment Zone loan fund. The award will be used to increase SDDC's micro and small business lending, complete rehabilitation of the Jefferson Tower Business Center through a real estate subsidiary and deliver other economic development programs.

(1999 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Award: \$40,000 technical assistance grant
Type: Business Loan Fund
Contact: Mr. James R. Reid - (214) 428-7332

The Southern Dallas Development Corporation assists in the development and financing of small businesses creating jobs and stimulating economic growth in Southern Dallas. Since 1989 SDDC has created five lending products and has established lending partnerships with other entities. SDDC makes loans in tandem with banks as well as higher risk loans wholly on its own. The technical assistance award will be used to assess the feasibility of starting a community development bank as a means to generate and leverage additional capital in its target market.

EL PASO

ACCION EL PASO (1997 CDFI PROGRAM - CORE)

Location: El Paso, Texas
Award: \$330,000 (\$130,000 grant and \$200,000 loan)
Type: Microenterprise
Contact: Ms. Carmen Contreras - (915) 779-3727

ACCION El Paso is a nonprofit microenterprise designed to promote the economic self-reliance of individuals and families with small entrepreneurial initiatives. This CDFI provides business loans of \$250 - \$25,000 to disenfranchised, low-income, and minority entrepreneurs in the El Paso County who do not have access to business credit from the formal banking sector. A \$200,000 loan matched by a line of credit from the El Paso Association of Banks and a grant of \$130,000 from the CDFI Fund will provide capital needed to expand ACCION El Paso's lending abilities and to serve more emerging microenterprises.

EL PASO COLLABORATIVE FOR COMMUNITY & ECONOMIC DEVELOPMENT (2001 CDFI PROGRAM - SECA)

Location: El Paso, Texas
Award: \$35,000
Contact: Ms. Angie Briones-Sosa - (915) 532-7788

The El Paso Collaborative for Community & Economic Development is a non-profit organization established in 1996. The Collaborative's mission is to increase the level of affordable housing production and community-based economic development projects in El Paso, Texas. The Collaborative provides training, technical assistance services, and pre-development loans to a network of 20 nonprofit housing developers, including 4 colonial-based organizations. The technical assistance award will be used to purchase consulting services and technology, and for staff development.

FORT WORTH

WILLIAM MANN, JR. COMMUNITY DEVELOPMENT CORPORATION (1998 CDFI PROGRAM - CORE)

Location: Fort Worth, Texas
Award: \$520,000 (\$500,000 Equity Investment and \$20,000 Technical Assistance)
Type: Business Loan Fund
Contact: Dan Villegas - (817) 332-8575

William Mann Jr. Community Development Corporation's (WMCDC) was created in 1994 to provide capital gap financing for small, minority and women-owned businesses. WMCDC is a for-profit multi-bank community development corporation. This CDFI serves southeast Fort Worth and other distressed neighborhoods throughout Fort

Worth. WMCDC works in partnership with the Fort Worth Business Assistance Center (BAC) to provide needed technical assistance to small businesses. The award will be used to provide financial resources to small businesses, help low-income residents in the area to access jobs and stimulate economic development in the Investment Area. With the assistance of the CDFI Fund, the awardee expects to fund 47 loans at an average size of approximately \$20,000 over the next five years.

GALVESTON

FROST NATIONAL BANK (2000 BEA PROGRAM)

Location: Galveston, Texas
Award: \$45,875 grant
Contact: F.A. "Andy" Odom - (409) 770-7143

Frost National Bank received an award of \$45,875 for increasing its community services, as well as its consumer and business lending activity in economically distressed areas of Galveston Texas. The awardee is a national bank with total assets of \$6.9 million.

HOUSTON

COMPASS BANK (1998 BEA PROGRAM)

Location: Houston, Texas
Award: \$409,177 grant
Contact: Dianne Lopez - (713) 867-2706

Compass Bank, of Houston, Texas, was awarded \$409,177 for increasing its multi-family and business and agricultural lending activities within numerous distressed communities located throughout the state of Texas. Compass Bank is state-chartered bank with total assets of over \$6.5 billion.

(2000 BEA PROGRAM)

Award: \$1,068,089 grant
Contact: Diane M. Lopez - (713) 867-2706

Compass Bank received an award of \$1,068,089 for increasing its multifamily and commercial real estate lending in economically distressed communities in Alabama, Arizona, Florida, and Texas. The bank also provided over \$87,000 in financial support to four certified Community Development Financial Institutions (CDFIs): Birmingham Community Development Corporation, Southern Dallas Development Corporation, Businesses Invests in Growth Austin, and Local Initiatives Support Corporation. Compass Bank is a state chartered bank with assets of \$18.5 billion.

(2001 BEA PROGRAM)

Award: \$11,410.00
Contact: Dianne Lopez - (713) 867-2706

Compass Bank, a state chartered bank in Houston, Texas, received an award of \$11,410 for making loans to two CDFIs: Business in Growth and Unity National Bank.

CORPORATION FOR ECONOMIC DEVELOPMENT OF HARRIS COUNTY, INC. (1999 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Location: Houston, Texas
Award: \$40,000 technical assistance grant
Type: Business Loan Fund
Contact: Mr. Amos M. Brown - (713) 840-8804

Corporation for Economic Development Harris County (CEDHC) is a certified CDFI founded in 1987 serving the

suburban market of Harris County, TX. The organization's mission is to enhance economic development county-wide by providing financial and technical assistance to entrepreneurial ventures lacking access to credit. The technical assistance grant will be used to expand the lending staff's credit and computer skills purchase computers and printers and develop a marketing and communications plan.

(2000 CDFI PROGRAM - CORE)

Award: \$500,000 loan

Contact: Janis Fowler - (713) 840-8804

Corporation for Economic Development of Harris County, Inc. (CEDHC) is a nonprofit small business loan fund that seeks to increase employment opportunities for low- and moderate-income people in the Houston, Texas area. CEDHC provides financing of up to \$250,000 (generally in partnership with conventional bank lenders) to small businesses that are typically located in economically disadvantaged neighborhoods throughout Houston and have strong potential for increasing both revenues and employees. In exchange for below-market loan rates, CEDHC mandates that its business borrowers make at least 51 percent of all new jobs available to low- or moderate-income individuals. The Fund's \$500,000 loan will help capitalize CEDHC's efforts to expand its lending throughout the City of Houston and into part of the surrounding counties, particularly targeting certain low-income Latino neighborhoods.

COVENANT COMMUNITY CAPITAL CORPORATION (1999 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Location: Houston, Texas

Award: \$42,000 technical assistance grant

Type: Venture Capital Fund

Contact: Stephen Fairfield - (713) 676-2333

Covenant Community Capital Corporation of Houston, TX (CCCC) is a start-up non-profit that was formed by two CDCs that serve distressed neighborhoods in Houston. CCCC was created as a business lending entity to complement the real estate development and business training activities of the CDCs. The technical assistance award will be used for a computer system improvements; planning and design of an IDA program; and training for staff and board members.

TEXLINE STATE BANK D/B/A BANCO TEJANO (1998 BEA PROGRAM)

Location: Houston, Texas

Award: \$41,567 grant

Contact: Tom C. Mesa, Jr. - (713) 926-3600

The Banco Tejano branch of Texline State Bank in Houston, Texas, was awarded \$41,567 for increasing its deposit taking, financial services, community services and consumer, single family housing and commercial real estate loans in distressed neighborhoods of Houston. In total, the bank provided \$657,591 in financing to distressed communities. Texline State Bank is a state-chartered bank with total assets of approximately \$11.8 million.

(1999 BEA PROGRAM)

Award: \$38,261 grant

Contact: Tom C. Mesa, Jr. - (713) 926-3600

Texline State Bank d.b.a. Banco Tejano of Houston, Texas received an award of \$38,261 for increasing its deposit-taking, consumer, single family, and commercial lending activities in distressed communities within the city of Houston as well as Harris and Galveston Counties in Texas. Texline State Bank is a state-chartered bank with total assets of \$15.0 million.

UNITY NATIONAL BANK OF HOUSTON (2000 BEA PROGRAM)

Location: Houston, Texas
Award: \$990,000 grant
Contact: Tommy Brooks - (713) 620-4350

Unity National Bank of Houston received an award of \$990,000 for increasing its below-market rate deposits and uninsured deposits totaling \$3,000,000 in the following certified CDFIs: Blackfeet National Bank, Bank of Cherokee County, Berean Federal Savings Bank, Boston Bank of Commerce, Central Bank of Kansas City, Citizens Trust Bank of Atlanta, City First Bank of DC, City National Bank of New Jersey, Community Bank of Lawndale, Community Bank of the Bay, Community Capital Bank, Community Commerce Bank, Douglass National Bank, First Bank of the Americas, International Bank of Chicago, Louisville Community Development Bank, Neighborhood National Bank and South Shore Bank. The awardee is a national bank with total assets over \$41 million.

(2002 BEA PROGRAM)

Award: \$297,000.00
Contact: Mr. Tommy Brooks - (281) 835-2305

Unity National Bank of Houston, Texas, received an award of \$297,000 for CDFI Support Activities with the following certified CDFIs: Albina Community Bank, Legacy Bank, Seaway National Bank, Self-Help Credit Union, and University National Bank. The awardee is a national bank with total assets of \$54,773,000.

WELLS FARGO BANK OF TEXAS, N.A. (FORMERLY FIRST INTERSTATE BANK OF TEXAS) (1996 BEA PROGRAM)

Location: Houston, Texas
Award: \$97,500 grant

Wells Fargo Bank of Texas, N.A. was awarded \$97,500 for making investments totaling \$650,000 in the Southern Dallas Development Corporation and the Greater Houston Small Business Equity Fund, Inc. Both of these certified CDFIs provide financing and technical assistance to small and minority-owned businesses.

LAREDO

LAREDO NATIONAL BANK (1999 BEA PROGRAM)

Location: Laredo, Texas
Award: \$493,052 grant
Contact: John V. Puig - No Phone

Laredo National Bank of Laredo, Texas received an award of \$493,052 for increasing its consumer, single family, commercial real estate, and small business lending in distressed communities in Harris, Nueces and Webb Counties in Texas. Laredo is a national bank with total assets of \$1.85 billion.

(2000 BEA PROGRAM)

Award: \$768,354 grant
Contact: John V. Puig - (956) 723-1151

Laredo National Bank of Laredo, Texas received an award of \$768,354 for increasing its consumer, single family, commercial real estate, and small business lending in distressed communities in Cameron, Harris, Nueces, Webb and Willacy Counties in Texas. Laredo National Bank also made a grant of \$25,000 and a loan of \$546,900 to the Laredo-Webb Neighborhood Housing Services, a certified Community Development Financial Institution (CDFI), for operating costs and for the purchase of duplexes to be used as affordable rental properties in a distressed community. The awardee is a national bank with total assets of \$1.95 billion.

LAREDO-WEBB NEIGHBORHOOD HOUSING SERVICES, INC. (1998 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Location: Laredo, Texas
Award: \$57,200 technical assistance grant
Type: Housing/Facilities Loan Fund
Contact: Mr. Angelo Piccirillo - (956) 712-9100

The nonprofit Laredo-Webb NHS provides financing to low-income individuals and families in the Laredo, Texas area to enable them to purchase and maintain their own homes. The organization also provides small property rehabilitation grants to very low-income individuals with disabilities. The NHS seeks to expand its financial activities in the region's largely under-served colonias. The Fund's \$57,200 grant will pay for a computer system, the development of new loan products, and staff training in various loan underwriting, marketing, and compliance issues.

LUFKIN

PINEYWOODS COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION (2002 CDFI PROGRAM - SECA)

Location: Lufkin, Texas
Award: \$50,000
Contact: Mr. Douglas R. Dowler - (936) 559-0883

Pineywoods Community Development Financial Institution of Lufkin, Texas is a start-up CDFI. The TA award from the CDFI Fund would allow Pineywoods to provide access to below-market-rate first and second mortgages, home buyer education, and counseling services to low-income families and individuals living in a rural 31-county area of east Texas.

MCALLEN

COMMUNITY DEVELOPMENT CORPORATION OF SOUTH TEXAS (CDCST) (2003 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Location: McAllen, Texas
Award: \$17,500
Contact: Victor Hernandez - (956) 664-0158

Community Development Corporation of South Texas (CDCST), a certified-CDFI, was established in 2001 to provide affordable housing to low-income persons of Hidalgo County, TX. As a housing developer, CDCST provides land development services, general contracting, and mortgage financing to low-income families. CDCST received a Technical Assistance grant in the amount of \$17,500 to: obtain consulting services to revise loan and accounting policies and procedures, and develop a capitalization plan; technology for accounting and loans servicing software and a desktop computer; and staff training related to the accounting software.

INTER NATIONAL BANK (2000 BEA PROGRAM)

Location: McAllen, Texas
Award: \$44,218 grant
Contact: Robby Hymel - (956) 630-1700

Inter National Bank received an award of \$44,218 for making a loan to McAllen Affordable Homes, a certified Community Development Financial Institution (CDFI). The loan is for the construction and permanent financing of single-family loans in McAllen County, Texas. The awardee is a national bank with total assets of over \$365 million.

(2001 BEA PROGRAM)

Award: \$574,964.00

Contact: Robert Scoggins - (956) 630-1700

Inter National Bank of McAllen, Texas received an award of \$574,964 for increasing deposits and providing financial services, first accounts, consumer loans, commercial real estate, business and agricultural as well as single- and multi-family loans and project investments in the economically distressed areas of Hidalgo County, Texas. The Awardee is a federally chartered bank with total assets of \$439 million.

(2002 BEA PROGRAM)

Award: \$264,000.00

Contact: Mr. Robert Scoggins - (956) 664-8400

Inter National Bank of McAllen, Texas, received an award of \$264,000 for CDFI Support Activities with the following certified CDFI: McAllen Affordable Homes, Inc. The awardee is a national bank with total assets of \$588,129,000.

INTERNATIONAL BANK OF COMMERCE-McALLEN (2002 BEA PROGRAM)

Location: McAllen, Texas

Award: \$12,500.00

Contact: Mr. Fernando de la Cerda - (956) 686-0263

International Bank of Commerce-McAllen in McAllen, Texas, received an award of \$12,500 for CDFI Support Activities with the following certified CDFI: Greater Brownsville Multibank Community Development Corporation. The awardee is a state chartered bank with total assets of \$5,036,713,000.

LONE STAR NATIONAL BANK (2002 BEA PROGRAM)

Location: McAllen, Texas

Award: \$110,000.00

Contact: Mr. Paul R. Rodriguez - (956) 984-2302

Lone Star National Bank of McAllen, Texas, received an award of \$110,000 for CDFI Support Activities with the following certified CDFI: Greater Brownsville Multibank Development Corporation. The awardee is a national bank with total assets of \$464,871,000.

McALLEN AFFORDABLE HOMES, INC (2000 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Location: McAllen, Texas

Award: \$27,000 technical assistance grant

Contact: Robert Calvillo - (956) 687-6263

McAllen Affordable Homes, Inc. (MAHI), a certified CDFI, is a non-profit housing loan fund that provides affordable home mortgage loans and home rehabilitation loans in McAllen, Texas, a predominantly Latino city located near the Mexico border. MAHI also builds and sells affordable homes. It achieves its' mission by providing housing opportunities to low-income families within the city of McAllen, by financing home purchases and improvements and by providing affordable lots and homes to the low-income residents of the city of McAllen. The technical assistance award will be used for board strategic planning, staff training, and obtaining a consultant to assist in the development of a homebuyer education program curriculum.

(2003 CDFI PROGRAM - FA COMPONENT)

Award: \$500,000

Contact: Robert A Calvillo (956) 687-6263 ext. 110

McAllen Affordable Homes, Inc. (MAHI) is a nonprofit housing loan fund that provides affordable home mortgage loan and home rehabilitation loans in McAllen, Texas, a predominately Latino city located near the Mexico border. It achieves its mission by providing housing opportunities to low-income families within the city of McAllen, by

financing home purchases and improvements, and by providing affordable lots and homes. The Fund's \$500,000 award will be used to create a minimum of 20 new homes for low-income residents within the city limits. Approximately 30% of this award will be targeted to Hot Zones.

TEXAS STATE BANK (1998 BEA PROGRAM)

Location: McAllen, Texas
Award: \$165,000 grant
Contact: Hanks Hanna - (956) 632-7671

Texas State Bank received an award of \$165,000 for issuing a \$1.5 million line of credit to the Greater Brownsville Community Development Corporation, a CDFI in Brownsville, Texas. The CDFI intends to use the money to make loans at below-market interest rates to low-income homebuyers in Brownsville and other economically distressed areas along the Mexican border. Texas State Bank is a state-chartered bank with total assets of \$1.7 billion.

MIDLAND

MIDLAND COMMUNITY DEVELOPMENT CORPORATION (2001 CDFI PROGRAM - SECA)

Location: Midland, Texas
Award: \$114,000
Contact: Mr. David Diaz - (915) 682-2520

Midland Community Development Corporation was established in January 2000 and provides micro loans and business development services to a targeted investment area in the City of Midland. The technical assistance award will be used to for consultant services to include strategic planning, capital strategies, board training, and market analysis; technology; and staff training to support its business plan.

ODESSA

PERMIAN BASIN BUSINESS DEVELOPMENT CENTER (2001 CDFI PROGRAM - SECA)

Location: Odessa, Texas
Award: \$50,000
Contact: Ms. Iris G. Correa - (915) 335-0250

Permian Basin Business Development Center, a certified Community Development Financial Institution, serves a Low-Income Targeted Population in Ector County and the City of Odessa, TX; as well as 27 additional counties in west Texas. It serves its market through the provision of technical assistance and business loans. The technical assistance award will be used to purchase computers, which will enhance the development services offered by Permian Basin to small business owners and entrepreneurs. The award will also be used for costs associated with accounting and loan portfolio software allowing Permian Basin to attain a higher level of operating efficiency. A consultant will be hired to assist with a strategic planning process and staff support will help to develop a customer demographic and informational database.

PHARR

LONE STAR NATIONAL BANK (2000 BEA PROGRAM)

Location: Pharr, Texas
Award: \$46,200 grant
Contact: A. Jabier Rodriguez - (956) 984-2540

Lone Star National Bank received an award of \$46,200 for making a loan to McAllen Affordable Homes, a certified Community Development Financial Institution (CDFI). The loan is for the construction and permanent financing of single-family loans in McAllen County, Texas. The awardee is a national bank with total assets over \$244 million.

SAN ANTONIO

ACCION TEXAS (1996 CDFI PROGRAM)

Location: San Antonio, Texas
Award: \$500,00 grant
Type: microenterprise fund
Service area: San Antonio and Bexar County
Products: microenterprise loans
Contact: Ms. Janie Barrera - (210) 226-3664

ACCION Texas is a microenterprise development organization that makes loans available to low-income and Hispanic entrepreneurs locate in mostly distressed neighborhoods of San Antonio. ACCION Texas provides credit to business that otherwise cannot obtaining financing. A \$500,000 grant from the CDFI Fund will provide major boost to this new entity by providing a sound capital base and increasing the scale of its activities. ACCION Texas currently has \$250,000 in outstanding loans, with an average loan amount of \$2,500. Formed in 1994, ACCION Texas has adapted the lessons of ACCION International's Latin American experience. Microenterprises rarely can qualify for lending from a bank. However, through ACCION Texas, individual entrepreneurs can borrow and learn from staff and other borrowers operating and growing their businesses. This young and emerging CDFI serves an important market niche by promoting self employment opportunity for Hispanic and low-income people.

(1998 CDFI PROGRAM - CORE)

Award: \$1,200,000 (\$600,000 capital grant, \$500,000 loan, and \$100,000 technical assistance)
Type: Microenterprise Fund
Contact: Janie Barerra - (210) 226-3664

ACCION Texas is a nonprofit micro-enterprise program that has funded \$2.9 million in loans to 380 business owners, since its creation in 1994. ACCION Texas' service area includes the San Antonio metropolitan area and the Rio Grande Valley. The Awardee is seeking to expand its services to Houston, Dallas/Ft. Worth and Austin. ACCION Texas projects that it will make over 6,000 loans valued at \$23 million to more than 4,000 entrepreneurs over the next five years. The Awardee plans to create and retain jobs by providing micro-entrepreneurs with access to credit and business support services not available from the commercial banking sector.

(2000 CDFI PROGRAM - CORE)

Award: \$1,500,000 (\$500,000 capital grant and \$1,000,000 loan)
Contact: Janie Barrera - (210) 226-3664

ACCION Texas is a nonprofit microenterprise development fund dedicated to increasing incomes and creating jobs in low-income communities in Texas by providing microentrepreneurs with loans and business support services not available from the commercial banking sector. The organization is headquartered in San Antonio, Texas and has branch offices in nine communities around the State: Dallas, Fort Worth, Houston, Austin, El Paso, and upper and lower Rio Grande Valley (including Dell Rio, Eagle Pass, McAllen, and Brownsville). The CDFI Fund's \$1,500,000 award (\$500,000 capital grant and \$1,000,000 loan) will help the ACCION Texas carry out its comprehensive business plan that calls for increasing the volume of its microenterprise lending to meet loan demand and increasing operational self-sufficiency.

BEXAR COUNTY TEACHERS FEDERAL CREDIT UNION (2002 CDFI PROGRAM - SECA)

Location: San Antonio, Texas
Award: \$100,000
Contact: Ms. Roxanne Longoria - (210) 967-6961

Bexar County Teachers Federal Credit Union of San Antonio, Texas received an award of financial and technical support to provide financial products and services to a population of low-income persons living in Bexar County as well as targeting residents living in three economically distressed investment areas in San Antonio, Texas.

NEIGHBORHOOD HOUSING SERVICES OF SAN ANTONIO, INC. (2000 CDFI PROGRAM - CORE)

Location: San Antonio, Texas
Award: \$1,000,000 capital grant
Contact: Robert W. Jodon - (210) 533-6673

Established in 1989, Neighborhood Housing Services of San Antonio (NHS of San Antonio) is a non-profit organization that promotes homeownership and neighborhood revitalization through mortgage lending, homebuyer education and affordable housing development. NHS of San Antonio's target market includes inner city San Antonio and surrounding rural areas. A large proportion of its clients are low-income families whose incomes are under 60% of the area median family income. The CDFI Fund's \$1,000,000 capital grant will help NHS of San Antonio meet the growing demand for its existing mortgage lending products, introduce new mortgage products and expand its staff.

(2000 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Award: \$50,000 technical assistance grant
Contact: Robert W. Jodon - (210) 533-6673

Since its inception in 1985, Neighborhood Housing Services of San Antonio, a certified CDFI, has grown into an organization with a mission to "improve the quality of life in the neighborhoods that it serves through home ownership." The awardee carries out its mission to low-income Hispanic and African-American residents of Bexar County, Texas, through lending, homebuyer education, and affordable housing development. The technical assistance award will be used to acquire consulting services to develop a market analysis and strategy, technology to facilitate higher volume of home mortgage lending, and staff training.

PARTNERS FOR THE COMMON GOOD 2000 – (3RD ROUND – PRESIDENTIAL AWARDS FOR EXCELLENCE IN MICROENTERPRISE DEVELOPMENT – EXCELLENCE IN PROGRAM INNOVATION)

Location: San Antonio, Texas
Program Type: Investor in Microenterprise Development Organizations
Service Area: United States
Target Market: Organizations working with Low-Income persons
Contact: Sister Carol Coston - (210) 431-0616

Working quietly and with little public fanfare, the Partners Group Inc. created Partners for the Common Good 2000 (PCG 2000) in 1994 with \$7.9 million from 99 religious institutions. The Partner's Group is a wholly owned subsidiary of the New York-based Christian Brothers Investment Services. Among its investors are 68 congregations of Catholic Sisters, 19 congregations of Catholic Brothers and Priests, eight Catholic healthcare systems, and three Protestant denominations. Sister Carol Coston, an Adrian Dominican Sister, manages PCG 2000.

RURAL DEVELOPMENT AND FINANCE CORPORATION (1998 CDFI PROGRAM - CORE)

Location: San Antonio, Texas
Award: \$500,000 (\$150,000 Capital Grant, \$250,000 Loan and \$100,000 Technical Assistance)
Type: Business Loan Fund
Contact: Gloria Guerrero - (210) 212-4552

The Rural Development and Finance Corporation (RDFC), a non-profit loan fund (formerly known as the National Rural Development and Finance Corporation), provides loans to finance small businesses, affordable housing for low-income people living in Las Colonias, and other critical needs within its rural market. RDFC provides financial and technical support to non-profit community development organizations serving people living in economically distressed border towns. With the help of the CDFI Fund, RDFC plans to expand its microenterprise and small business lending over the next five years. The Awardee will use a portion of its grant to undertake a comprehensive market study and design and implement a wide area computer network to facilitate service to remote rural areas.

(1999 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Award: \$52,700 technical assistance grant
Type: Business Loan Fund
Contact: Ms. Gloria Guerrero - (210) 212-4552

Rural Development & Finance Corporation (RDFC) of San Antonio, TX is a non-profit community development financial intermediary incorporated in 1977. RDFC's mission is to provide access to capital credit and capacity for businesses and community development projects located in distressed rural areas. RDFC obtains funds from public and private sources for re-lending to rural businesses entrepreneurs and community development corporations. The technical assistance award will be used for consulting and staff training in community development.

SAN ANTONIO BUSINESS DEVELOPMENT FUND (1997 CDFI PROGRAM - CORE)

Location: San Antonio, Texas
Award: \$500,000 grant
Type: Multi Bank CDC
Contact: Mr. Gilbert Gonzalez - (210) 738-0312

The San Antonio Business Development Fund (SABDF), a for-profit multi-bank community development corporation, is a successful collaborative effort of the City of San Antonio and 21 banks. Created in 1993, this CDFI's mission is to address the under served credit needs of small, minority-owned, and women-owned businesses in San Antonio and Bexar County. A key part of this awardee's strategy is to make loans in participation with investor banks and promote financial relationships between its borrowers and investor banks. Through a partnership with the University of Texas' SBA-funded Small Business Development Company and Minority Business Development Company, this CDFI strengthens the capacity of the businesses it finances. A \$500,000 grant from the CDFI Fund will be used to enhance SABDF's loan products which are designed to meet the needs of borrowers that have the greatest difficulty in obtaining capital through traditional financial service providers.

(1999 CDFI PROGRAM - CORE)

Award: \$250,000 equity
Type: Multibank CDC
Contact: Gilbert Gonzalez - (210) 738-0312

The San Antonio Business Development Fund (SABDF) was established by a group of local banks in 1993 to help finance area small businesses that the banks could not finance by themselves. SABDF targets companies owned by low-income minorities and women in the greater San Antonio region. All of its loans are made in conjunction with at least one of its member banks. The CDFI Fund's \$250,000 equity investment will help capitalize SABDF's loan pool, enabling the organization to meet more of San Antonio's small business financing needs.

(1999 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Award: \$50,000 technical assistance grant
Type: Business Loan Fund
Contact: Gilbert Gonzalez - (210) 738-0312

San Antonio Business Development Fund (SABDF) is a for-profit CDFI created in 1994. SABDF currently manages two loan programs: a tandem loan program where the CDFI participates in a bank loan and an enhancement program where the CDFI makes a direct loan to its borrower alongside a bank in order to provide the full amount of credit a borrower needs. SABDF will use the technical assistance grant to hire consultants to put together a comprehensive community-needs assessment that will be used to improve its lending services to entrepreneurs in the San Antonio area.

(2000 CDFI PROGRAM – TECHNICAL ASSISTANCE)

Award: \$22,000

Contact: Mr. Gilbert Gonzalez

San Antonio Business Development Fund (SABDF) is a multi-bank CDC created in 1993. It has investments from 21 banks. SABDF initially served small businesses in San Antonio, Bexar County and has since expanded to include an additional seven surrounding counties. It generally makes loans in tandem with its bank investors, thereby leveraging substantial bank investment in small businesses. It is also ready to partner with another CDFI to expand the total credits available to area business borrowers. SABDF will use the Fund's Technical Assistance award to self manage its growing loan portfolio through acquisition of the necessary technology.

SAN JUAN

AZTECA COMMUNITY LOAN FUND (2001 CDFI PROGRAM - SECA)

Location: San Juan, Texas

Award: \$200,000

Contact: Mr. David Arizmendi - (956) 702-3307

Azteca Community Loan Fund (ACLF) is a nonprofit certified CDFI that was established in 2000 to build the financial capacity of extremely low-income residents of colonias along the border, in an effort to improve housing conditions and to protect family health and well being. ACLF has received a technical assistance award to acquire technology, training and consulting products and services, and financial assistance to capitalize its loan fund.

(2003 CDFI PROGRAM - FA COMPONENT)

Award: \$500,000

Contact: Jose E Segura (956) 783-5626

Established in 2000, Azteca Community Loan Fund (ACLF) is a nonprofit loan fund that seeks to build the personal wealth of the extremely low-income residents of the Colonias with the intent of improving their living and housing conditions. ACLF is being awarded \$500,000 to finance a "cascaron" home kit for 100 colonia families who currently live in substandard housing. Through the use of self-help labor, a skilled and dedicated builder and crew, and innovative and efficient building techniques, ACLF is able to offer families a quality home product, moved to their colonia lot and ready to connect to utilities for \$15,000. Approximately 34% of this award will be targeted toward Hot Zones.

SAN MARCOS

WELLS FARGO BANK TEXAS, N.A. (2001 BEA PROGRAM)

Location: San Marcos, Texas

Award: \$544,625.00

Contact: Jana P. Teis - (512) 396-4289

Wells Fargo Bank Texas, N.A. of San Marcos, Texas received an award of \$544,625 for providing financial support to the following nine certified Community Development Financial Institutions (CDFIs): ACCION Texas, Businesses Invest In Growth Funds, Austin Community Development Corporation, Corporation for Economic Development of Harris County, San Antonio Community Development Loan Fund (formerly the San Antonio Business Development Corporation), Neighborhood Housing Services of San Antonio, TX, Southern Dallas Development Corporation, Unity National Bank, and the Greater Brownsville Community Development Corporation. The Awardee is a national bank with total assets of \$21 billion.

SNOOK

FIRST BANK OF SNOOK (2001 BEA PROGRAM)

Location: Snook, Texas
Award: \$3,000.00
Contact: Robert A. Williamson - (979) 272-8603

First Bank of Snook, Snook, TX received an award of \$3,000 for making an equity investment in Brazos Valley CDC. The awardee is a state-chartered bank with total assets of \$40 million.

WACO

NEIGHBORHOOD HOUSING SERVICES OF WACO INC. (1999 CDFI PROGRAM - TECHNICAL ASSISTANCE)

Location: Waco, Texas
Award: \$50,000 technical assistance grant
Type: Housing/Facilities Loan Fund
Contact: Ebby Green - (254) 752-1647

Neighborhood Housing Services (NHS) of Waco provides affordable housing opportunities to the low-income population of McLennan County specifically two neighborhoods in the Waco Federal Empowerment Zone. NHS of Waco's three-pronged approach includes home-ownership education services lending and housing development. The technical assistance grant will be used to increase the capacity of NHS of Waco's internal systems related to lending improve its self-sufficiency and enhance its ability to reach new customers.

(2001 CDFI PROGRAM - SECA)

Award: \$190,500
Contact: Ms. Ebby Green - (254) 752-1647

Incorporated in 1993, Neighborhood Housing Services of Waco, Inc. is a not-for-profit created to provide access to below-market rate home loans and assistance with down payment and closing costs for first time low to moderate income homebuyers. The organization serves a Low-Income Targeted Population in Waco, Texas. The financial assistance will capitalize a new second mortgage loan product enabling the organization to provide larger amounts of credit to its borrowers. The technical assistance will help build organizational capacity by providing funds for staff training, the development of new policies and procedures, and the development of a capitalization strategy.

WESLACO

TEJAS COMMUNITY CREDIT OPPORTUNITIES, INC. (2001 CDFI PROGRAM - SECA)

Location: Weslaco, Texas
Award: \$42,000
Contact: Mr. Ricardo A. Perez - (956) 973-0090

Tejas Community Credit Opportunities, Inc. is a nonprofit organization that provides affordable housing loans and technical assistance to very low-income individuals and families residing in colonias and other communities demonstrating economic distress in the Hidalgo, Cameron and Willacy Counties in Texas, and Dona Ana County in New Mexico. The Awardee has received a technical assistance award to acquire consulting services related to organizational development, and to provide training in staff and board.